



CHARITY COMMISSION
FOR ENGLAND AND WALES

Churches in Croxley Green CIO

1179287

Receipts and payments accounts

CC16a

For the period
from

01 January 2024

To

31 December 2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations, legacies and grants	17,238	23,000	-	40,238	17,039
Fundraising events	283	-	-	283	-
Gift Aid tax refund	-	-	-	-	1,020
Gift Aid tax refund interest	-	-	-	-	1
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	17,521	23,000	-	40,521	18,060
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	17,521	23,000	-	40,521	18,060

A3 Payments					
PNMUK fees	595.0	-	-	595	595
Revels stall	-	-	-	-	-
Website subscription	-	-	-	-	-
Parish Nurse salaries	8,655.0	12,234	-	20,889	15,883
Payroll bureau	577.2	-	-	577	576
Office supplies	-	-	-	-	70
Mobile phone usage	228.0	-	-	228	211
Employee travel expenses	303.0	-	-	303	65
Volunteer travel expenses	-	-	-	-	11
Third party travel expenses	-	-	-	-	-
Room hire	-	-	-	-	-
Fundraising events	94.8	-	-	95	-
Insurance	379.3	-	-	379	348
DBS/SRCO disclosure	299.8	-	-	300	-
Parish Nurse training	223.0	-	-	223	295
Safeguarding training	-	-	-	-	-
Gifts	-	-	-	-	-
Sub total	11,355	12,234	-	23,589	18,054

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	11,355	12,234	-	23,589	18,054

Net of receipts/(payments)	6,166	10,766	-	16,932	6
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	17,593	9,593	-	27,186	27,179
Cash funds this year end	23,759	20,359	-	44,118	27,185

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank	23,759	20,359	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	23,759	20,359	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	2023 Gift Aid	780	-	-
	2024 Gift Aid	718	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Office/IT	Restricted	-	-
	Clinical	Restricted	-	-
	Clothing and ID	Restricted	-	-
	Signage	Restricted	-	-
	Lanyards for volunteers	Unrestricted	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Accruals - Independent Examiners Fee	Unrestricted	475	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	HENRIK BLOKHUS	31/10/25



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1 January 2024

To: 31 December 2024

Charity name: Churches in Croxley Green CIO

Charity registration number: 1179287

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To advance the Christian Faith for the benefit of the public in accordance with the Statement of Faith (see the Schedule). This will be achieved by:</p> <ul style="list-style-type: none">• encouraging existing believers (members and attenders of the churches in Croxley Green) to deepen their faith by supporting the practical demonstration of Christian values toward their neighbours in need by the provision of a Parish Nurse;• advancing the Christian faith in the wider community by offering a service of excellence and value through the Parish Nurse project, which will be of benefit to people of any faith or none (generally advancing the religion); and• advancing the Christian faith by sensitively encouraging service users, where appropriate, to explore the Christian faith for themselves, offering prayer, inviting attendance at local churches and ultimately seeking to bring them to a personal Christian faith. <p>The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Croxley Green, Hertfordshire. In furtherance of this object, but not further or otherwise, the trustees shall have the following powers:</p> <ul style="list-style-type: none">• to raise money through grants and donations; and

		<ul style="list-style-type: none"> to employ 2 Parish Nurses.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Parish Nurses provide advice and support to residents in Croxley Green in relation to their health needs in partnership with the local GPs and their other health professionals. This work is carried out through either individual contacts or through group activities. They provide health education, advice, family support and where appropriate initiate the development of local support groups. Further information about the work of the Parish Nurse is set out below under 'Achievements and Performance'.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Charity Commission's guidance on public benefit has been considered during Trustee meetings, typically led by one of the Trustees who had researched the relevant guidance prior to the meeting.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	<p>Volunteers support the Parish Nursing Service through one-to-one visiting, assistant at support groups/training events and administration. During 2024, there have been four volunteers supporting the service. They have all completed the statutory Safeguarding Training provided by St Albans Diocese.</p> <p>They have also completed a volunteer training course through Parish Nursing Ministries UK.</p> <p>Our volunteers are an invaluable asset to our service.</p>
Other		<p>The Trustees are also grateful to:</p> <ul style="list-style-type: none"> Parish Nursing Ministries UK for its continuing support and guidance; the churches and individuals in and around Croxley Green who have

		<p>continued to provide spiritual and financial support;</p> <ul style="list-style-type: none"> the Maurice and Hilda Laing Charitable Trust,
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Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>During 2024, the Parish Nurse continued to provide bespoke care and support to the people of Croxley Green. This took the form of individual work, group work, support to local drop in cafes, support groups, Toddler Groups etc.</p> <p>Building on the successful work of developing a Dementia Friendly village funded initially for one year by the National Lottery, we were delighted to be able to secure a further two years funding from the National Lottery to further develop this project.</p> <p>This will continue to fund one Parish Nurse to work an additional 1 day a week to further develop Dementia friendly provisions i.e. churches café's, pubs etc and local support groups.</p> <p>The following case study demonstrates a fairly typical intervention by a Parish Nurse:</p> <p>. Jenny, aged 92, lives alone, next of kin (daughter) lives in USA. Self referral to PN via a friend with concerns regarding how Jenny is managing at home. PN Actions/Reflections through building confidential and trusting relationship:</p> <ul style="list-style-type: none"> Some mild anxiety and possibility of mild cognitive decline, type 2 diabetes. Missing appointments due to not being able to navigate NHS app. Agreed discussion between PN and daughter via zoom, explored perspective of daughter and agreed to meet when she came to UK. Meet up with Jenny, her daughter (who was visiting from USA) and Jenny's friend (who had originally introduced her to PN), discussion regarding planning ahead and risk reduction in order Jenny can maintain her independence for as long as possible

		<p>and remain in her own home (this is what was most important for Jenny 'Spiritual Care'). Mutual agreement for PN referral for a full Assessment of Needs from Social Care.</p> <ul style="list-style-type: none"> • PN attended Jenny's home for face-to-face Social Care Assessment enabling daughter to be a part of this via WhatsApp video. 2.5 hours. PN role: advocating for Jenny, providing reassurance, highlighting any potential concerns - Noted medication not being taken as prescribed - raised this as a concern – Social Care following up and liaising with daughter and GP. <p>PN provision / Client and Family outcomes:</p> <ul style="list-style-type: none"> • Provision of a safe and confidential contact for a vulnerable and very private person • Risk assessment and planning proactive steps to reduce risk (e.g involve family, referral for Social Care Assessment) • Partnership working with Social Care. • Empowerment – daughter now more aware of Jenny's challenges which Jenny was reluctant to voice with daughter before now. Daughter actioning Power of Attorney, investigating if she can speak on her mum's behalf at GP and access to her mum's NHS account in order to remind her of appointments. Fall alarm now being considered by both mum and daughter. • Medication concerns have been followed up by the GP practice and a reminder and monitoring structure put in place • Spiritual Care – enabling Jenny to stay in her own home for as long as possible as per her wishes. • Friend feels reassured that the weight of responsibility has been shared. <p>Feedback: Friend of Jenny – I would like to thank the Parish Nurse for her involvement with my friend, Jenny, in helping to identify the correct support needed and making contact with her family. I could see that she was, and still is,</p>
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		<p>struggling in many areas. Cathy's involvement has alleviated the weight of responsibility I was feeling for Jenny's welfare and safety.</p> <p>Daughter of Jenny - I'm very grateful, I really do appreciate your experience and help getting mum sorted out. The benefits (of Parish Nurse involvement) from my perspective:</p> <ul style="list-style-type: none"> • The Parish Nurse Service filled a gap that wasn't covered by either the GP practice or Watford General (following a stay in hospital) • Including home visits, seeing mum in her house and the risks/problems that come with living alone aged 92 • Parish Nurse pulled together the various people needed to help mum (me, mum, Social Care, mum's friend, GP) • Parish Nurse brought experience needed to identify what help is required and also prioritising the important tasks. • Parish Nurse made a referral to social services for a risk assessment and providing practical solutions such as bath boards, grab rails, etc • Parish Nurse contacted mum's GP practice regarding evening medication not being taken • I also appreciated knowing I'm not alone in trying to understand/meet my mother's needs!
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>During 2024 we have continued to see a good balance of people with faith and no faith accessing the service.</p> <p>There is a balanced variety of service provision around physical and mental health in relation to health promotion, one to one work and support to carers/partners.</p> <p>Networking and engagement with other clinical professionals continue to develop in a positive way. A recent initiative which provides drop-in support for people with experience of cancer has been developed with the Macmillan Nursing Service. Other professionals that the Parish Nurse engages with include GP's, Admiral Nurses, CPN's Social Care staff, CAB etc</p>
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Performance of fundraising activities against objectives set	Para 1.41	Fund raising activities continue to be challenging and, and further fundraising is a high priority.
Investment performance against objectives	Para 1.41	
Other		Following a mid-term financial review in the light of reduced Grant opportunities the Trustees recognised that there was a risk to the long viability of the service and therefore the decision was made to reduce the number of paid Parish Nurses to one. It was agreed by the Trustees, with advice from ACAS, that the way to achieve this would be through making a post redundant. Criteria were developed against which we were able to assess the efficacy and impact of each role using statistical analysis routinely provided by the Parish Nurses alongside patient satisfaction data and other key criteria. Following due process, one of the Parish Nurses was made redundant from the service with effect from the end of January 2025.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Donations and grants in the period totalled £40,238 and fundraising events totalled £284. After expenditure of £23,588 cash at bank as at 31 December 2024 was £44,119.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The main financial risk to the CIO is a loss of funding in the short to medium term from grant making bodies and/or reduced donations from local Churches and individuals.</p> <p>The CIO's reserves policy is that unrestricted funds held at the beginning of a period should be sufficient for the period to cover – in the event of a loss of income and/or to meet any unforeseen expenditure that may occur to cover – the following budgeted costs:</p> <ul style="list-style-type: none"> • three months' salary (the notice period is three months); • total annually incurred costs;

		<ul style="list-style-type: none"> three months' ongoing costs (plus a 10% contingency); and total accommodation costs.
Amount of reserves held	Para 1.22	The CIO complied with its reserves policy throughout the year. As at 31 December 2024, there was £23,425 of unrestricted funds to cover a reserves requirement of £6,894.
Reasons for holding zero reserves	Para 1.22	Not applicable.
Details of fund materially in deficit	Para 1.24	Not applicable.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		Not applicable
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Churches in Croxley Green CIO
Other name the charity uses	Not applicable
Registered charity number	1179287
Charity's principal address	c/o The Vicarage All Saints Church The Green Croxcley Green Rickmansworth Herts WD3 3HJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2	Rev Miriam Mugan			
3				
4	Deidre Gilmore	Chair		

5	Rev Paul Palmer			
6	Richard Griffiths			
7	Hendrik Jacob Blokhuis	Treasurer		
8				
14				
15				
16				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	D. Gilmore	
Full name(s)	DEIDRE GILMORE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	30/09/2025	

Independent Examiner's Report to the Trustees of Churches in Croxley Green CIO

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 and 2.

Responsibilities and basis of report

As the charity's trustees you 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 charity's accounts carried out under section 145 of the 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 charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or

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.

Sanskriti P.

Sanskriti Purohit

Date: 31/10/2025

Charity Examiners

117a St. John's Hill, Sevenoaks TN13 3PE