

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST OSWALD, CROXLEY GREEN

England & Wales - Charity number 1182850

Details

Other names	ST OSWALD'S PCC, CROXLEY GREEN
Status	Registered
Legal form	Other
Registered	2019-04-08
Register	View on the Charity Commission register

Contact

Address	St. Oswalds Church Malvern Way Croxley Green Rickmansworth WD3 3QL
Phone	07359 529 452
Email	admin@stoswaldschurch.org.uk
Website	www.stoswaldschurch.org.uk

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 ST OSWALD'S PARISH. USE FOR OTHER PARISH FUNDS TO RELIEVE POVERTY AND NEED WITHIN AND OUTSIDE THE PARISH. DONATIONS TO OTHER CHARITIES AND USE OF CHURCH HALL AS A MEETING VENUE

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Hertfordshire

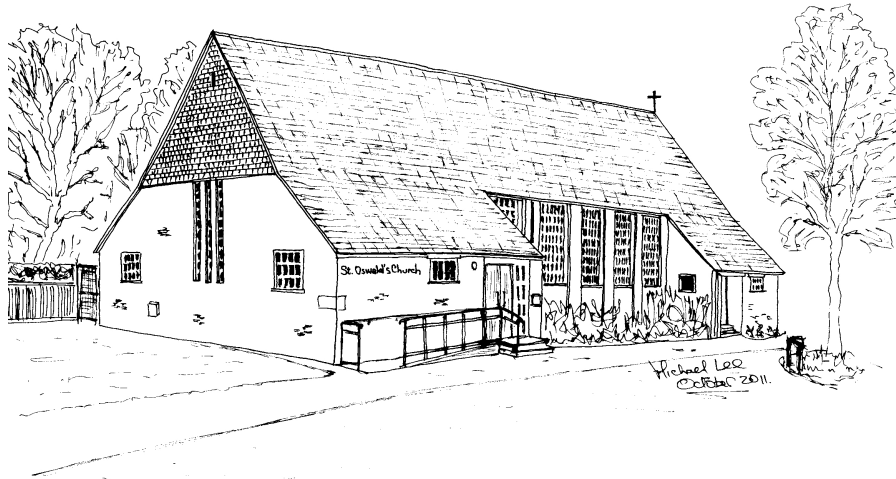
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£141,942	£165,591	-	-
2023-12-31	£126,776	£110,719	-	-
2022-12-31	£114,230	£110,048	-	-
2021-12-31	£109,783	£96,130	-	-
2020-12-31	£100,891	£96,863	-	-

Trustees

Name	Role	Appointed
Anne Naomi Thomas		2017-04-23
Anne-Georgina Barnes		2022-04-24
Anthony William Barton		2011-03-29
Brian Paul Thomson		2019-04-14
Clare Elizabeth Hook		2022-04-24
Guy Howard Parks		2013-03-19
Helen Celia Christina McAlpine		2020-10-18
Jonathan Mark Cox		2020-10-18
Karen Dawn Pryse		1997-04-22
Lynn Cathryn Williamson		2020-10-18
Margaret Alison Cox		2022-04-24
Richard Coutts Doughty		2020-10-18
Valerie Ann Edwards		2022-04-24
Vanessa Louise Mackay		2024-04-21

Accounts



St. Oswald's Church, 17 Malvern Way, Croxley Green, Herts. WD3 3QL
Annual Report and Financial Statements of the Parochial Church Council
for the year ended 31 December 2024

Charity number: 1182850

Vicar: Rev'd Robert Riley-Braley
The Vicarage, 159 Baldwins Lane, Croxley Green, Herts.
Bank: Barclays Bank
Independent Examiner: Ms Anna Maclean ACCA PQ, MAAT

Aim and Purpose

St Oswald's - Here for Christ, Community and Creation

St. Oswald's Parochial Church Council is responsible for co-operating with the Vicar in promoting Christ's commission to preach, teach and live the gospel, involving pastoral, evangelistic, social and ecumenical duties within the parish and mission projects world-wide. It also has maintenance responsibilities for St. Oswald's Church buildings and grounds.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission. The PCC has taken account of the Charity Commission guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We seek to enable people to live out their Christian faith by being a joyful, prayerful and caring church, alive to the Holy Spirit, welcoming and accessible to all, building relationships with God and the community we serve.

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church

Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on Sunday 21st April 2024 and the churchwardens and representatives listed below were elected at that meeting.

Vicar: The Rev'd Robert Riley-Braleay

Churchwardens: Mrs Helen McAlpine and Mrs Anne-Georgina Barnes

Deanery Synod Representatives: Mr Guy Parks, Mr Tony Barton, Mr Richard Doughty

Elected Members

Mrs Debbie Clifford, Mr Steve Clifford, Mr Jonathan Cox, Mrs Margaret Cox, Mrs Val Edwards, Mrs Clare Hook, Mrs Vanessa Mackay, Ms Karen Pryse (Treasurer), Mrs Anne Thomas, Mr Brian Thomson (PCC Secretary) Mrs Lynn Williamson.

Committees

The PCC operates through several committees, which meet between PCC meetings:

Standing Committee: this is the only committee required by law. It has powers to act for the PCC between meetings unless directed otherwise by the PCC.

Finance & General Purposes Committee: handles financial matters, including annual accounts; deals also with practical matters relating to the upkeep and improvement of the Church, Hall, and Grounds,

Pastoral Committee: deals with a range of pastoral matters, including ecumenical links, youth work and education and allocation of donations to charities.

Church membership and attendance

In April 2024 (2023 in brackets) there were 102 (105) people on the Parish Electoral Roll. In 2024 (2023 in brackets) average Sunday attendance was 60 (59). 264 (258) attended Christmas Eve and Christmas services and 86 (83) at Easter.

REVIEW OF THE YEAR

THE PCC

During the calendar year 2024 the full PCC met six times. The Finance & General Purposes Committee met five times and the Pastoral Committee met four times.

Meetings addressed various aspects of the life and worship of the Church. In addition to the important matters dealt with in the reports from the Treasurer, Churchwardens, Safeguarding Officer, Deanery Synod and Churches Together, topics discussed included, in no particular order, our Mission Action Plan, administration and volunteers, worship matters, new audio-visual equipment, Shaftesbury Court parking, net-zero carbon emissions, introduction of MS Office 365, Trinity Project, Prayers of Love and Faith, church kneelers, arrangements for reporting of serious incidents to the Charity Commission, Holiday Club, replacement of the organ, and the Crib Service. In November the PCC met with Archdeacon Charles Hudson as part of his informal visitation to the parish, which included attending an assembly at Little Green School and preaching at the Wednesday morning Holy Communion service earlier that day and preaching

at the 8am service and the Christingle Family Service on the following Sunday. On behalf of the PCC, the Pastoral Committee has been working on a new Mission Action Plan. Three overarching objectives are proposed:

- growth in numbers of the congregation;
- deepening of our faith;
- support for the wider community.

Interestingly, these objectives coincide nicely with those of the diocesan Living God's Love vision and with the Leading your Church into Growth (LYCIG) prayer which we use regularly. The Pastoral Committee recognise that the church's resources are already stretched and steps towards achieving these objectives will be more of a question of "tweaking" existing activities than embarking on major new initiatives. As a first step it was agreed to review how St Oswald's existing activities support our objectives and how we might better do so in the future. The Vicar was delegated to write to all leaders and co-ordinators of church groups and activities to consider these questions with their members and report back.

In recent years the Church of England has been considering the blessing of same sex-relationships in a process named Living in Love and Faith. In the autumn an open discussion group at St Oswald's followed the 5 session Living in Love and Faith Course, providing background to discussion of the Prayers of Love and Faith now authorised in the Church of England for the blessing of same-sex relationships. These sessions were not particularly well attended but a larger number (around twelve) came together for an additional meeting to specifically consider the Prayers of Love and Faith. Subsequently, at its December meeting, the PCC voted on the motion "This PCC supports the use of the Prayers of Love and Faith in appropriate circumstances within a regular church service as described in the pastoral guidance." 14 members were in favour, and none against, with 2 abstentions.

WORSHIP

Attendance at main Sunday services has remained steady, though still not at pre-pandemic levels. It has been gratifying to see some new faces in the congregation and we continue to pray for the growth of our church, numerically, spiritually and in terms of our impact more widely, often using the LYCIG Prayer. In the light of continuing concerns and vulnerabilities in the wake of the Covid-19 Pandemic, we have continued to offer administration of communion by intinction for those who prefer, alongside the sharing of the common cup. Distribution of wine by intinction only has been retained at the 8am Sunday and the 11am Wednesday services. A suite of five new service booklets has been completed, to cover the seasons of the church's year. As well as being slightly less "wordy" than the previous versions, they are printed on dyslexia friendly cream coloured paper and with a font style and size recommended for the partially sighted. Colin Nunn completed the diocesan Lay Leader of Worship training and it was a delight to commission him in this role in October, having received due authorisation from Bishop Jane. Colin conducted two well received Taizé services during the course of the year and will also be able to lead the monthly Evening Prayer and Services of the Word as need arises. Bishop Jane herself visited us at the end of November to preach at the 10am service and take part in an informal Q&A session afterwards. We were impressed by her humility and humanity. Another guest preacher was Fiona Penny from Watford Schools Trust who visited us on Education Sunday in September.

The monthly 3rd Sunday "Spotlight" services have dealt with a range of different topics and involved visiting as well as local speakers: Volunteering or "Your Superpower" (with Canon Tim Bull), The Trinity Project (with Rev Simon Cutmore), The Cross, The Holy Spirit (with Archdeacon Charles Hudson), "Count on Nature", the Children's Holiday Club, Ukraine, Environmental

Matters, Life in Prison (with prison visitors Jane and Martin Quicke), Homelessness (with Rebecca Palmer from New Hope) and the Childrens Society (this year's Christmas Tree Pledge Scheme beneficiary) with a special focus on young refugees. These services have benefited from careful preparation by the organising team, the musical talents of our "band" – and the attendance of our friends from the Methodist Church. 1st Sunday Family Services likewise benefit from careful preparation by a dedicated team along with contributions from members young and older and are much appreciated. The theme this year was "Saints" and we learned about distinguished Christians from New Testament to more recent times including, as would be expected, our local Saint Alban and our patron Saint Oswald. In what is becoming a tradition, our August Family Service was "off-site", this year in Stone's Orchard, and included a litter pick. In September, the Family Service included a school bag blessing in what is hopefully another "tradition" in the making. The short service of Evening Prayer from the Book of Common Prayer on the 1st Sunday of each month continues to be appreciated by the small congregation who attend, as does the Wednesday morning 11am Communion Service.

We are blessed in our worship by the musical talents of many in our congregation, both vocal and instrumental. The faithful offering of musical talents is much appreciated and it has in particular been encouraging to see the participation of younger members in the band that plays at Spotlight and Family Services. We are also privileged to have an active choir and once again a highlight of the year was the Carol Service, enriched by the involvement of some younger members of our congregation as readers. New members of the choir are always welcome. Our organists Martin and Michael continue to serve us well, and the provision of a new organ through an anonymous donor has enhanced our worship.

CHURCH LIFE

The Lent course this year was once again an ecumenical affair under the auspices of Churches Together in Croxley Green, following material obtained from the John Ray Initiative on "A Christian Look at the Environment". Meetings took place in each church successively on Wednesday afternoons and evenings. Members of the congregation were also encouraged to make use of the booklet of daily reflections "Watch and Pray" which followed the Church of England Lent theme for 2024. Holy Week was observed with a Taizé service on Palm Sunday, services of Evening Prayer on the first three weekdays and the usual services on Maundy Thursday, Good Friday, Holy Saturday and Easter Sunday. St Oswald's once again sponsored the Churches Together Good Friday Walk of Witness and a small group from our Church participated in the Easter Monday Pilgrimage to the Cathedral.

The Prayer Fellowship is a small group who pray regularly and confidentially for any in need of such support. A short course on "Spiritual Formation" was run in the summer, three Quiet Mornings were held in the Vicarage garden in August and there were Bible studies on the first two chapters of Luke's Gospel during Advent. Christmas saw another slight increase in attendance at the traditional services: attendance at the Pop-Up Carols was respectable but nothing like the 100 who came the previous year! Thanks are particularly due to the team, young and not so young, who together put on the nativity play at the annual Crib Service. The splendid Carol Service has been mentioned above.

Only two baptisms took place this year and one wedding. Eight funerals were conducted on behalf of St Oswald's during the year, of which four were held in church. The annual All Souls' Service of Loving Remembrance took place in November. The congregation was made up largely of church members but there were a few visitors. We were saddened by the deaths of a number of members or supporters of St Oswald's in 2024: Derek Maclean, Bernard Rummery,

Maryel Curnow, Joan Morris, Malcolm Tilley and, though moved from Croxley Green, Jean Langston.

In August the TOTO lunches (for Those On Their Own) resumed after a break of several years: around five to ten church members now meet monthly for a meal at a local hostelry. The Men's Breakfast continues to meet on a monthly basis on a Saturday morning, with bacon rolls and interesting talks. Our Diocesan MU Group meets monthly on Thursday afternoons and is much valued by the ladies who attend. The Companions are now all "young adults". They met for weekend retreats in March and September at Holland House and at the regular Christmas Day reunion.

This year the commitment and achievement of our Eco-group, supported by the congregation, was rewarded by the award of a Silver Eco Church Award from A Rocha. Environmental activities included support for the Friends of Croxley Common Moor summer litter picks, continued provision of recycling bins for batteries, bras, pens and printer cartridges, and participation in the national Count on Nature Weekend in June, with a litter pick around the village and a species count in the church grounds. However, probably the most significant event was the organisation of a Hustings in June prior to the General Election, in which the first half was devoted to questions on environmental matters. This event was taken forward by Jon Cox who dealt ably with both anticipated and unexpected complexities and challenges such as the large number of candidates and the arrival on the evening of two suspicious seeming gentlemen who turned out to be official security hired by the Home Office! The hustings, chaired by John de Braux, proved to be a great success, appreciated both by the large audience and the candidates themselves.

The social and fundraising side of the Church's life included a Bring and Share Lunch after the Spotlight Service with Tim Bull in January, a Silent Auction in March offering an opportunity to "regift" unwanted presents, Café O at the Revels, a Jumble Sale in October, the now annual Beetle Drive in November, Harvest and Christingle Breakfasts and the Christmas Pudding and Craft Evening in December. The fundraising Parish Project this year was split equally between our own church development projects and the Trinity Project, supporting local young people's mental wellbeing.

Communication with the congregation has continued via a weekly emailing, supplemented by a small run of printed sheets with an abbreviated version. The bi-monthly Parish Magazine provides a range of articles and news items, is available in printed and online versions and is received and appreciated beyond the regular congregation. Communication is also facilitated by posters and banners inside and outside the church and hall, by the church website, by our pages on the "A Church Near You" website and by regular postings on our Facebook page and engagement with local FB pages. This is an area of church life where more could be done towards communicating with our community but the role of personal invitation and warm welcome in drawing new people into our fellowship should not be underestimated.

CHILDREN AND YOUNG PEOPLE

The Brunch Club for teenagers after the morning service on the 1st and 3rd Sundays dwindled to one occasional attendee and so it was felt best to wind this group up. However the Sunday School continues to function and although numbers are currently few, the children who attend clearly enjoy their time together.

This year's children's Holiday Club had the title "Hold the Front Page" and focused on five well known stories from the Old Testament with some amazing craft creations and lively singing.

Because of complications arising from schools finishing on different dates, it was decided to run the Club for three days instead of for a whole week, with longer sessions on Wednesday and Thursday and a lunchtime finish on Friday. Numbers were back to pre-pandemic levels, with 60 or so children who had a wonderful time together. Thanks are owed to all our volunteers, young and old, including some from Pinner and Bushey, but especially to Julie Carpenter and Vanessa Mackay who took on responsibility for leading the Club this year and brought fresh vision and enthusiasm.

The Donut Club, launched in autumn 2023 in partnership with the Trinity Project and aimed at providing a place for new Year 7s to meet and socialise with friends from their old primary school, continued to meet monthly on Friday afternoons, having initially run weekly during the first half of autumn term last year. Donuts, hot chocolate, games and activities were provided for usually around 20 attendees. Such was the success of the Donut Club that around a dozen members, now in Year 8, continued to meet monthly at a new Hot Dog Club. Another Donut Club for the latest intake of Year 7s began in the autumn on a weekly and then monthly basis as before. Having been almost overwhelmed by 64 Year 7s turning up at the first meeting, numbers settled down to around 20 to 30. The Donut and Hot Dog Clubs represent a significant outreach initiative, serving the community, and seems to have inspired a fresh sense of purpose in the team who help run them.

It really cannot be over-emphasized that all the above activities for children and young people depend heavily on the willingness, commitment and enthusiasm of volunteers from the church congregation, who deserve our appreciation and thanks. Activities and groups for this category also depend on the efficient practice of Safeguarding. Our thanks and appreciation should also go to Parish Safeguarding Officer Val Edwards, supported by Catherine Farman. The volume of work involved in administering safeguarding seems to be constantly increasing but Val copes with great efficiency and cheerfulness.

The Rainbows, Brownies and Guides at St Oswald's had another busy year in 2024. We all got together for an Olympic event with the Little Green units, we had a great day. The Guides went on an indoor holiday in the autumn as well as a camp at Lees Wood in the summer. The Rainbows and Brownies enjoyed a silent disco at Christmas. The girls have completed lots of badges over the year with some of the Brownies and Rainbows completing their Gold award, this is the highest award that can be earned. The Rainbows Group are on the lookout for new leaders as the current leader is leaving in the summer. Anyone interested is asked to get in touch.

SERVING THE COMMUNITY

Over the year Café O under the new leadership of Magdalena Pletsch and Christine Guy has continued to provide excellent coffee and cake and a “place to start the week” in good company and with friendly staff. Payment is now by donation and this does not seem to have had an adverse effect on income. The regular clientele has changed somewhat from earlier times, with a mainly older base. However, towards the end of the year we were delighted to welcome some of the Croxley childminders and their charges, who are now regular attenders. Café O is a vital aspect of our service to the local community and thanks are due to Magdalena, Christine and all the team involved, not least to the regular cake bakers.

St Oswald's hosted a very successful Arts Café in April, supporting Christian Aid. The Church building hosts monthly U3A singing and current affairs groups and the weekly rehearsal of the Croxley Community Choir who gave a free concert in July, with donations invited and divided

between St Oswald's and the Alzheimer's Society. Members of the congregation variously volunteer at the Monday Foodbank based at the Baptist Church and for The Trinity Project and Croxley Parish Nurses. Church members were also involved with a fund-raising social event for the Parish Nurses at the Methodist Church in September at the Methodist Church and a "Musical Memories" afternoon tea organized by the nurses at Croxley Baptist Church for people living with dementia. Some members also assisted with some "Wellbeing Wonderland" lunchtime events at Croxley Danes School. Debbie Clifford organised a collection of unopened medicines and other items for Ukraine. Janet Staerck and the Mothers Union continued to supply recycled greetings cards to The Mount Prison.

The Vicar has conducted occasional assemblies on behalf of the Church in Malvern Way Infant School and Little Green Junior. He was able to welcome six Year 7 classes from Croxley Danes School to visit the Church and took lessons in the school on Christian Attitudes to Wealth for two Year 11 GCSE sets.

LOOKING TO THE FUTURE

At the beginning of December, it was announced that the Vicar would be leaving St Oswald's to take up the post of Associate Minister in the Benefice of Sawbridgeworth. He will be sad to leave Croxley Green after 17 years but is confident in the capable leadership of the Churchwardens and grateful to them and to all the Church Officers, PCC members past and present and Volunteers, and indeed all members of the church, who have blessed his ministry and made this congregation such a happy one to serve.

CHURCH GIVING TO CHARITIES

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to a number of charities which are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. In 2024 we supported United Society Partners in the Gospel, Church Mission Society, A Rocha, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust. In previous years we have also supported ASCEND at All Saints' South Oxhey. Now that ASCEND has become a project of the Watford and Three Rivers Trust, the funds which this charity would have received were divided between Croxley Parish Nurses CIO and The Trinity Project. As previously mentioned, our Parish Project fundraising in 2024 was split between our own development projects and The Trinity Project. At our Harvest Festival, items were collected for New Hope, supporting the homeless and preventing homelessness in and around Watford. This marks a change from previous years when we have supported Alternatives Newham who are no longer able to store food. However, it is hoped to arrange a collection of baby products for Alternatives in Lent 2025. We also raised money for the Bishop's Harvest Appeal run in partnership with The Leprosy Mission to support a project in Sri Lanka; for Christian Aid; and for the Children's Society through the Christingle Service, the sale of Christmas cards and our Christmas Tree Pledge Scheme. At Easter, chocolate eggs were collected and delivered to the Church Army Marylebone Project for homeless women.

SAFEGUARDING

The 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 has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline

Measure 2016 (duty to have due regard to the House of Bishop's safeguarding guidance on safeguarding children and vulnerable adults and the Safeguarding Code of Practice (duty to comply)).

The PCC has adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as an up-dated "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse statement, at their meeting on 22 July 2024. The latter two documents are displayed on the notice board in the Church, the Church Hall and on the Church website. We have a Parish Safeguarding Officer and assistant Parish Safeguarding Officer, a Lead Recruiter and two trained assistant Recruiters.

Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS clearances are checked every three years and renewed if required. All those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Safeguarding information and contact details are displayed in the Church, Church Hall and on the Church website. There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish.

FINANCIAL REPORT

This year the church's normal expenses exceeded our unrestricted income by £3,892. (See receipts and payments account p.10) There were several unexpected large building expenses for the hall as well as some hugely increased gas bills for the church. We have paid all our parish share to the Diocese and we have made our payments to all the 10% charities who undertake the Christian outreach that we cannot do but can support.

In addition we completed three significant projects at a cost of over £40,000: the refurbishment of the church kitchen, updating the audio-visual system and installation of a new organ. These were paid for through donations, bequests and funds set aside by the PCC for the kitchen refurbishment (see page 16).

Close to year end we have been the beneficiary of a large bequest which has certainly helped the cash flow.

A group has been set up to try and find some further ways to use the church building to add further income streams and hopefully ideas will become essential income. The prayerful generosity and support of the congregation is very much appreciated as the costs of running the church and hall continue to rise at an ever increasing speed.

The members of the PCC declare that they have approved the report, and the Accounts on the following pages, which form an integral part of this document.

Signed by the Revd Robert Riley-Braley
on behalf of St. Oswald's Parochial Church Council

23 March 2025



Section A Independent Examiner's Report

**Report to the trustees/
members of** The Parochial Church Council of the Ecclesiastical Parish of St Oswald,
Croxley Green

**On accounts for the year
ended** 31st December 2024 **Charity no
(if any)** 1182850

Set out on pages (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report** As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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.

Signed: Anna Maclean **Date:** 12/02/2025

Name: Anna Maclean

**Relevant professional
qualification(s) or body
(if any):** Association of Chartered Certified Accountants (ACCA)

Address: 67 Springwell Avenue, Mill End
Rickmansworth, Hertfordshire
WD3 8QD

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024
Receipts and Payments Account

	2024	2023
	£	£
Receipts	Unrestricted	Restricted
Payments	Designated	Total
	Total	Total
	£	£
Note ref	£	£
Incoming receipts from donors	65065	76617
Other voluntary incoming receipts	1906	4135
Incoming resources from operating activities	2486	0
to further the Council's objectives	2219	1914
to generate funds	0	0
income from investments	972	0
Other incoming resources	196	387
TOTAL RECEIPTS	100432	141942
Grants and donations	0	4496
Activities directly relating to the work of the church	104324	3104
TOTAL PAYMENTS	104324	165591
SHORTFALL(EXCESS) RECEIPTS OVER PAYMENTS	-3892	-1164
BALANCES BROUGHT FORWARD 1 JANUARY 2024	22344	6121
BALANCES CARRIED FORWARD 31 DECEMBER 2024	18452	4957
	79235	95292

St Oswald's Parish Church, Croxley Green – year ended 31 December 2024
Statement of Assets and Liabilities

	Note Ref	2024 £	2024 £	2023 £	2023 £
ASSETS					
Cash in hand			945		312
Bank Current accounts			32859		30479
Bank Deposit Accounts			14451		13804
Other Deposit account			23388		50697
			<u>71643</u>		<u>95292</u>
FUNDS AND RESERVES					
General Fund			18452		22344
Designated Funds					
Church Reserves Fund	4(a)	14265		16129	
Hall Reserves Fund	4(b)	10954		15419	
Church Kitchen Fund	4(c)	0		17695	
Bequests and Donations Fund	4(d)	13404		10718	
10% giving fund	4(e)	7417		6866	
Hall kitchen Fund	4(f)	2194	48234	0	66827
Restricted Funds					
Charitable Donations Fund	5(a)	1994		2355	
Choir Fund	5(b)	1559		1477	
Flower Fund cash	5(c)	65		220	
Youth Work	5(e)	1339		1319	
St Albans DBF fees	5(g)	0		0	
Locality Scheme Budget Grant	5(h)	0	4957	750	6121
			<u>71643</u>		<u>95292</u>
TOTAL FUNDS AND RESERVES					

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024
Notes to the Accounts

	note Ref	2024		2023
		Unrestricted £	Designated £	Total £
2 INCOMING RESOURCES				
2(a)	Incoming resources from donors			
	Planned giving	50806	5833	56639
	Collections and other giving	1884	209	2093
	Income tax recovered	12375	1375	13750
		<u>65065</u>	<u>7417</u>	<u>72482</u>
2(b)	Other voluntary incoming resources			
	Grants	0	0	0
	Bequest and donations other donations	0	23494	23494
		<u>1906</u>	<u>0</u>	<u>1906</u>
		<u>1906</u>	<u>23494</u>	<u>25400</u>
2(c)	Income from operating activities in furtherance of PCC's objectives			
	Wedding and funeral fees	1571	0	1571
	Outreach	915		915
	Hall Kitchen fund		2219	2219
		<u>2486</u>	<u>2219</u>	<u>4705</u>
2(d)	Income from operating activities to generate funds			
	Hire/use of hall 6(a)	25643	0	25643
	fund raising ev€6(b)	319	0	319
	cafe O 6(c)	3317	0	3317
	remembrance book	200	0	200
	magazine	328	0	328
		<u>29807</u>	<u>0</u>	<u>29807</u>
2(e)	Income from investment			
	Interest received	972	1944	2916
2(f)	Other incoming resources			
	Miscellaneous	196	0	196
		<u>100432</u>	<u>35074</u>	<u>135506</u>
	TOTAL INCOMING RESOURCES			
		<u>100432</u>	<u>35074</u>	<u>135506</u>

N.B. The three items making up the incoming resources from donors at 2(a) within the unrestricted income is showing net of the 10% giving, and does not reflect the gross donations figures, the total received gross shows in the final total column.

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024
Notes to the Accounts

3 Resources Expended	note Ref	2024			Total	2023
		Unrestricted	Designated	Restricted		
		£	£	£	£	£
3(a)	Grants and donations					
	USPG	0	1372	0	1372	1373
	Ascend	0	0	0	0	1373
	Parish Nurse CIO	0	1372	0	1372	0
	CMS	0	687	0	687	686
	CSW	0	687	0	687	686
	Church Army Marylebone Project	0	687	0	687	686
	Alternatives Newham	0	687	0	687	686
	Watford Schools Trust	0	687	0	687	686
	A Rocha	0	687	0	687	686
	Bishop's Harvest Appeal	0	0	425	425	321
	Christmas Tree Appeal 2023	0	0	0	0	605
	Christmas Crib Service 2023	0	0	1120	1120	124
	Christian Aid -Earthquake appeal	0	0	0	0	316
	Wateraid	0	0	0	0	207
	Stroke Association	0	0	0	0	385
	CALM (imo N Swaisland)	0	0	0	0	157
	MIND (imo N Swaisland)	0	0	0	0	156
	Children's Society	0	0	85	85	0
	Parish Nurse CIO	0	0	255	255	0
	Christian Aid – Art Cafe	0	0	256	256	0
	Mariners Trust	0	0	2355	2355	0
		0	6866	4496	11362	9133
3(b)	Activities directly relating to the work of the church					
	Diocesan Parish Share (quota)	70200	0	0	70200	68475
	Clergy expenses	1500	0	0	1500	1085
	Fees and Wages	289	0	1914	2203	3230
	Education, books and music	1555	0	0	1555	1517
	Outreach	300	0	0	300	426
	Altar requisites	107	0	0	107	256
	Cafe O	17	0	0	17	134
	Remembrance book	207	0	0	207	63
	Church and hall running cost6(a)	28212	0	750	28962	22491
	Communications	264	0	0	264	257
	Administration	1100	0	0	1100	1403
	Stationery and printing	119	0	0	119	696
	Gifts	0	0	0	0	200
	Sundry	454	0	440	894	1353
	AV equipment	0	13751	0	13751	0
	Church kitchen refurbishment	0	18588	0	18588	0
	External repairs	0	4320	0	4320	0
	New Organ	0	8572	0	8572	0
	Smaller items of repair	0	1570	0	1570	0
		104324	46801	3104	154229	101586
	Total Resources Expended	104324	53667	7600	165591	110719

nb Fees and wages in unrestricted expenses are net of the value due to St Albans Diocesan Board of finance in respect of wedding/funeral fees.

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024
Notes to the Accounts

DESIGNATED FUNDS	2024	2023
	£	£
4(a) Church Reserves Fund		
BALANCE AT 1 JANUARY	16129	19053
Receipts Interest	972	491
Donations	0 972	0 491
Payments AV equipment	-1973	-3415
church kitchen refurbishment (Part of £18k cost)	-473	
church kitchen items	-390 -2836	
Transfers Transfers from General funds	0	0
BALANCE AT 31 DECEMBER	14265	16129
4(b) Hall Reserves Fund		
BALANCE AT 1 JANUARY	15419	15217
Receipts Interest	972	491
Payments Window unit		-289
fire exit door repair	-150	
external repairs and paintwork	-2244	
water tank	-820	
roof edge repairs and decorate	-2076	
toilet flooring	-147 -5437	
Transfers Transfers from General funds	0	0
BALANCE AT 31 DECEMBER	10954	15419
4(c) Church Kitchen Fund		
BALANCE AT 1 JANUARY	17695	
Receipts Donations	0	15510
Fundraising	0	2507
Payments Fundraising costs	0	322
Spend money – repairs and maintenance (used towards sum of £18919)	-17695 0	-322 17695
BALANCE AT 31 DECEMBER	0	17695
4(d) Bequests and Donations Fund		
BALANCE AT 1 JANUARY	10718	10218
Receipts Donations	9120	500
bequests	14374 23494	
Payments Table for Payazz machine	-458	0
AV equipment	-11778	
Organ	-8572 -20808	
BALANCE AT 31 DECEMBER	13404	10718
Represented by:		
Bequests	12374	6867
Donations	549	3370
Donations – Rickmansworth Bereavement	481	481
	13404	10718

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024

Notes to the Accounts

DESIGNATED FUNDS (continued)		2024		2023	
		£		£	
4(e)	10% giving fund balance at 1 January		6866		6862
	Receipts	10% of voluntary receipts	7417		6866
	Payments	USPG	1372	1373	
		Parish Nurse CIO	1372	0	
		Ascend	0	1373	
		CMS	687	686	
		CSW	687	686	
		Church Army Marylebone Project	687	686	
		Alternatives Newham	687	686	
		Watford Schools Trust	687	686	
		A Rocha	687	686	-6862
	Balance at 31 December		<u>7417</u>		<u>6866</u>
	Represented by:				
	USPG		1483		1372
	Parish Nurse CIO		742		
	Trinity Project		742		
	Ascend		0		1372
	CMS		742		687
	CSW		742		687
	Church Army Marylebone Project		742		687
	Alternatives Newham		742		687
	Watford Schools Trust		741		687
	A Rocha		741		687
			<u>7417</u>		<u>6866</u>
4(f)	Hall Kitchen fund				
	balance at 1 January		0		
	Receipts		2219		
	Payments		-25		
	BALANCE AT 31 DECEMBER		<u>2194</u>		

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024

Notes to the Accounts

RESTRICTED FUNDS		2024	2023
5(a)	Charitable Donations Fund		
	BALANCE AT 1 JANUARY	2355	277
Receipts	2023 Project Mariners Trust	0	2355
	2024 Project Trinity Project	1994	
	Bishop's Harvest Appeal	425	357
	Christmas Tree Appeal 2022 (CHIPs)	0	605
	Christmas Crib Service 2023 (Toybox)	1120	124
	Christian Aid (Earthquake Appeal)	0	316
	Wateraid	0	207
	Stroke Association	0	385
	Parish Nurse CIO (taize services)	255	
	Christian Aid Art Cafe	256	
	Children's Society (christingle)	85	
		<u>4135</u>	<u>4349</u>
Payments	Bishop's Harvest Appeal	425	321
	Christmas Tree Appeal 2022 (CHIPs)	0	605
	Christmas Crib Service 2023 (Toybox)	1120	124
	Christian Aid	0	316
	Wateraid (imo M Cowlard)	0	207
	Stroke Association(imo A Sedgwick)	0	385
	CALM (imo N Swaisland)	0	157
	MIND (imo N Swaisland)	0	156
	Mariners Trust appeal 2023	2355	
	Parish Nurse CIO (taize services)	255	
	Christian Aid Art Cafe	256	
	Children's Society (christingle)	85	
		<u>-4496</u>	<u>-2271</u>
	BALANCE AT 31 DECEMBER	<u>1994</u>	<u>2355</u>
	Represented by;	2024 Project Trinity Project	2023 Project Mariners Trust
		<u>1994</u>	<u>2355</u>
5(b)	CHOIR FUND		
	BALANCE AT 1 JANUARY	1477	1488
Receipts	Wedding fees received	82	135
Payments	Music	0	-146
	BALANCE AT 31 DECEMBER	<u>1559</u>	<u>1477</u>
5(c)	Church Flower Fund		
	BALANCE AT 1 JANUARY	220	219
Receipts	Donations	259	213
Payments	Flowers	300	-212
	Sundry	114	220
		<u>-414</u>	<u>220</u>
	BALANCE AT 31 DECEMBER	<u>65</u>	
5(d)	Church Youth Clubs		
	BALANCE AT 1 JANUARY	0	229
	Transfer of JYC to Youth Work		0
	Transfer of SYC to Youth Work		-229
	BALANCE AT 31 DECEMBER	<u>0</u>	<u>0</u>

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024

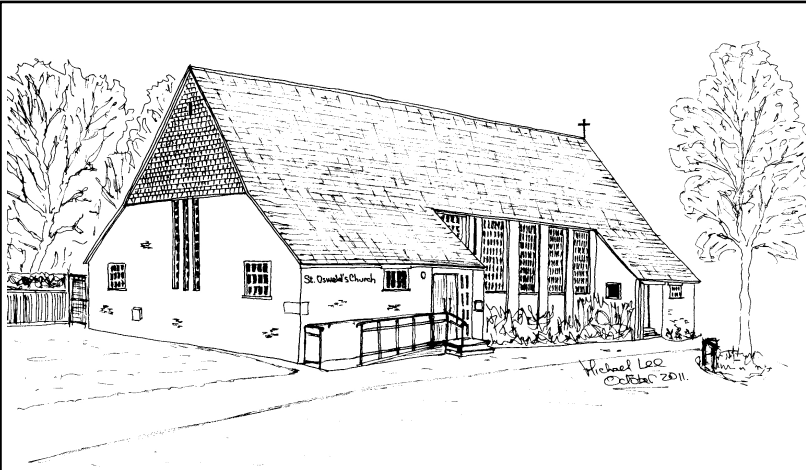
Notes to the Accounts

RESTRICTED FUNDS (continued)		2024 £	2023 £
5(e)	Youth Work		
	BALANCE AT 1 JANUARY	1319	833
	Receipts from U3A for table tennis table donations from donut club	46	300
	Payments Sundry	-26	-43
	Transfers Transfer from senior/junior youth club	0	229
	BALANCE AT 31 DECEMBER	<u>1339</u>	<u>1319</u>
5(f)	Warm Hub Grants		
	BALANCE AT 1 JANUARY	0	750
	Receipts Grants	0	
	Payments	0	-750
	BALANCE AT 31 DECEMBER	<u>0</u>	<u>0</u>
5(g)	St Albans DBF Funds		
	BALANCE AT 1 JANUARY	0	1323
	Receipts	1914	1643
	Payments	-1914	-2966
	BALANCE AT 31 DECEMBER	<u>0</u>	<u>0</u>
5(h)	Locality Budget Scheme Grant		
	BALANCE AT 1 JANUARY	750	0
	Receipts	0	750
	Payments spend money - repairs and maintenance'	-750	0
	BALANCE AT 31 DECEMBER	<u>0</u>	<u>750</u>

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2024

Additional Analysis		2024		2023	
		£	£	£	£
6(a)	Hall and Church				
	Hall				
	Receipts				
	Hall rental – church users	1059		1718	
	Hall rental – non church users	23944	25003	22196	23914
	Payments				
	Hall heating and lighting	6235		2079	
	Hall insurance	968		944	
	Hall cleaning	6745		6093	
	Hall rates	1781		1622	
	Hall minor repairs	2279		1006	
		18008		11744	
	Hall major repairs (from Reserves)	5437	-23445	289	-12033
	Excess receipts over payments		1558		11881
	Church				
	Receipts				
	Church rental	640	640		680
	Payments				
	Church heating and lighting	6903		2112	
	Church insurance	1393		1358	
	Church cleaning	1259		1418	
	Church minor repairs	649		2155	
		10204		7043	
	Church major repairs (from Reserves)	2836	-13040	3415	-10458
	Excess payments over receipts		-12400		-9778
	Grants received and utilised				
	Watford & TRT Sustainability Grant	0	0	750	750
	Combined Excess payments over receipts		-12400		2853
NB	Church and hall maintenance is covered by both receipts and payments and taken from church and hall reserves.				
6(b)	FUNDRAISING EVENTS				
	Jumble sale (2022)		0		160
	Hall stage light sale		0		43
	pew sales		0		200
	Tea income		228		200
	Amazon		0		45
	Give as you live		91		
	Total fundraising events		319		648
6(c)	CAFE O				
	Receipts				
	Cafe O	3541		2968	
	Revels (project money)	989	4530	580	3548
	Payments				
	Revels (project cost)	40		96	
	Purchases	224		22	
	Card charges	16	-280	16	-134
	Excess receipts over payments		4250		3414
	BALANCE AT 1 JANUARY		91		73
	Surplus		791		18
	CASH BALANCE AT 31 DECEMBER		882		91

Accounts



St. Oswald's Church,
17 Malvern Way,
Croxley Green, Herts.
WD3 3QL

Here for Christ , Community and Creation

Annual Report and Financial Statements of the Parochial Church Council
for the year ended 31 December 2023

Charity number: 1182850

Vicar: Rev'd Robert Riley-Braley *Bank:* Barclays Bank
The Vicarage, 159 Baldwins Lane Church Street
Croxley Green, Herts. Rickmansworth, Herts.
Independent Examiner: Mr David Beak FCA
South Felldyke, Lamplugh, Cumbria

Aim and Purpose

St. Oswald's Parochial Church Council is responsible for co-operating with the Vicar in promoting Christ's commission to preach, teach and live the gospel, involving pastoral, evangelistic, social and ecumenical duties within the parish and mission projects world-wide. It also has maintenance responsibilities for St. Oswald's Church buildings and grounds.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission. The PCC has taken account of the Charity Commission guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We seek to enable people to live out their Christian faith by being a joyful, prayerful and caring church, alive to the Holy Spirit, welcoming and accessible to all, building relationships with God and the community we serve.

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on 23rd April 2023 and the churchwardens and representatives listed below were elected.

Vicar: The Rev'd Robert Riley-Braleay
Churchwardens: Mr Maurice Lisley and Mrs Helen McAlpine

Elected Members

Mrs Anne-Georgina Barnes, Mrs Debbie Clifford, Mr Jonathan Cox, Mrs Margaret Cox, Mrs Val Edwards, Mrs Clare Hook, Ms Karen Pryse, Mr Alan Restarick, Mrs Anne Thomas, Mr Brian Thomson, Mrs Lynn Williamson.

Committees:

The PCC operates through several committees, which meet between PCC meetings:

Standing Committee: this is the only committee required by law. It has powers to act for the PCC between meetings unless directed otherwise by the PCC.

Finance & General Purposes Committee: handles financial matters, including annual accounts; deals also with practical matters relating to the upkeep and improvement of the Church, Hall, and Grounds,

Pastoral Committee: deals with a range of pastoral matters, including ecumenical links, youth work and education and allocation of donations to charities.

Church membership and attendance:

In April 2023 (2022 in brackets) there were 105 (109) names on the Electoral Roll. In 2023 average Sunday attendance was 59. 258 attended Christmas Eve and Christmas services and 83 at Easter. For comparison, in 2022 average Sunday attendance was 61; 180 attended Christmas Eve and Christmas services and 100 at Easter.

Review of the year

The PCC met in January, March, May, July, September and November. The FGPC met in January, March, July, August and October and the Pastoral Committee in January, March, July, August, October and November.

Meetings addressed various aspects of the life and worship of the Church. In addition to the important matters dealt with in the reports from the Treasurer, Churchwardens, Safeguarding Officer, Deanery Synod and Churches Together, topics discussed included, in no particular order, the progress of our Mission Action Plan (see below), safeguarding, fundraising, kneelers, Easter and Christmas arrangements, publicity, children and young people, encouraging volunteers, the Warm Welcome initiative, plans for the Coronation weekend, the long-term future of our church building, the Parish Nurses, transport to services, the Living in Love and Faith process, communion by extension, keeping the church open and church Whatsapp groups. In September we were visited by the Rural Dean who gave a stirring presentation on the Trinity Project, supporting the mental health of young people, which was subsequently designated as 50% of the Parish Project for 2024.

Mission Action Plan

Each of our four Mission Action Plan goals was taken forward, with specific actions as follows:

- Becoming more welcoming & invitational – a meeting for sidespeople in November, refreshments after All Souls Service, continuation of Sunday refreshments in Church rather than Hall on 1st and 3rd Sundays
- Developing our worship – new “seasonal” service booklets produced to replace existing ones in use for 20 years
- Enhancing our youth & children’s work – the Donut Club for new Year 7s, planning for a children’s corner
- Increasing environmental work – church litter picks in May and November, discussion towards a Net Zero Plan, continued use of recycling bins in church porch, summertime help with litter-picking on Croxley Common Moor

The MAP is subject to continual revision and renewal. Much work remains to be done and ideas and, more importantly, offers of help would be welcome.

Worship

Attendance at main Sunday services has remained steady though not at pre-pandemic levels. It has been gratifying to see some new faces in the congregation and we continue to pray for the growth of our church, numerically, spiritually and in terms of our impact more widely, often using the Leading your Church into Growth Prayer. In the light of continuing concerns and vulnerabilities in the wake of the Covid-19 Pandemic, we have continued to offer administration of communion by intinction for those who prefer it alongside the sharing of the common cup. Distribution of wine by intinction only has been retained at the 8am and the midweek services.

The monthly 3rd Sunday “Spotlight” services resumed in May and have dealt with various topics: Mission to Seafarers (twice), Mothering Sunday, Environment, Christian Aid, Racial Justice, Travel, St Francis, Education, Safeguarding and Toybox (a charity supported by our Christmas Tree Pledge Scheme for 2023). The services have benefited from some interesting guest speakers (Revds Kate Peacock, Andrew Wright, Nicolette Wolff, Jairo Nyaongo and Paul Palmer and Toybox CEO Lynne Morris) as well as homegrown “talent”, careful preparation from the organising team, the musical talents of our “band” – and the attendance of our friends from the Methodist Church! 1st Sunday Family Services, this year following the theme of “Spiritual Fruit” inspired by Galatians 5.22-23, likewise benefit from careful preparation by a dedicated team along with contributions from members young and older and are much appreciated. The eye-opening offsite service at the Catholic Worker Farm in August was a particular highlight. The short service of Evening Prayer from the Book of Common Prayer on the 1st Sunday of each month continues to be appreciated by the small congregation who attend, as does the Wednesday morning 11am Communion Service.

We are blessed in our worship by the musical talents of many in our congregation, both vocal and instrumental. The faithful offering of musical talents is much appreciated and it has in particular been encouraging to see the participation of younger members in the band that plays at Spotlight and Family Services. We are also privileged to have an active choir and once again a highlight of the year was the Carol Service, enriched by the involvement of lesson readers representing the local community. New members of the choir are always welcome. Our organists continue to serve us well, including Quentin Phillips who stepped

down in the autumn from his main role as organist on Sunday mornings but continues to play on Wednesdays and on an occasional basis at other times.

The Lent course this year was an ecumenical event under the auspices of Churches Together in Croxley Green. The overall theme was “Prayer is for All” and meetings addressing the theme from a variety of perspectives took place in each church successively on Wednesday afternoons and evenings. This arrangement was well received and participation was good. Members of the congregation were also encouraged to make use of the booklet of daily reflections “Dust and Glory” which followed the Church of England Lent theme for 2023. In addition to the usual services of Communion with Ashing in the morning and evening, our observance of Ash Wednesday this year was enlivened by an afternoon activity for children which included burning of palm crosses in the church garden. On Monday to Wednesday of Holy Week a number of church members gathered in Church for play readings from Dorothy L. Sayers’ classic “The Man Born to be King”. Services took place as usual on Maundy Thursday, Good Friday, Holy Saturday and Easter Sunday. St Oswald’s once again sponsored the Churches Together Good Friday Walk of Witness and a group from our Church participated in the Easter Monday Pilgrimage to the Cathedral.

In Advent, a small group gathered in the Vicarage on the first three Mondays to say Evening Prayer together. Christmas saw a slight increase in attendances but we were most gratified by an increase of around 300% at the Pop-Up Carols with an attendance of 100 – thanks especially to local childminders! Thanks are also due to the team, young and not so young, who together put on the nativity play at the annual Crib Service. The splendid Carol Service has been mentioned above.

Only two baptisms took place this year, but it has been good to see both families maintaining a connection with the Church. The single wedding for the year was a happy and memorable occasion involving many of the congregation. Ten funerals were conducted on behalf of St Oswald’s during the year, two of these combined a service in church with committal at a crematorium, and the annual All Souls’ Memorial Service took place in November. The congregation was made up largely of church members but there were a few visitors. Refreshments were provided in line with our MAP goal of being more welcoming. Four deaths particularly touched St Oswald’s in 2023: Margaret Cowlard, Angela Sedgwick, Tom Guy and Valerie Griffiths. Each had blessed our Church life in their own unique way and all are sadly and sorely missed. Rest in peace.

A short course on Exploring Prayer with video recorded talks by the Archbishop of Canterbury was run in the summer and in the autumn we ran The Bible Course from the Bible Society. Both courses were well received by participants and the latter was particularly well attended.

Social and Fundraising

The social and fundraising side of the Church’s life included an Anniversary Bring and Share Lunch in January, a nautical evening associated with this year’s support for Mission to Seafarers, a Family Quiz and Activity Evening, Café O at the Revels, a Summer Jumble Sale, a Quiz Supper and the now annual Beetle Drive and Christmas Pudding and Craft Evening. In May it was a pleasure to celebrate the Coronation weekend with cake and bubbly after the Family Service and a litter pick on Big Help Out Monday, referred to above. The fundraising Parish Project this year was split equally between our own church

development projects and the Mission to Seafarers. In addition to fundraising, over 100 woolly hats were knitted for the Mission. The Church building hosts a monthly U3A singing group and the weekly rehearsal of the Croxley Community Choir who gave an informal concert in October in aid of Mission to Seafarers. In June St Oswald's hosted a café style service to promote the work of the two Croxley Parish Nurses.

Communication with the congregation has continued via a weekly emailing, supplemented by a small print run of printed sheets with an abbreviated version. The bi-monthly Parish Magazine provides a range of articles and news items, is available in printed and online versions and is received and appreciated beyond the regular congregation. Communication is also facilitated by the church website, by our pages on the "A Church Near You" website and by regular postings on our Facebook page and engagement with local FB pages.

The Warm Welcome initiative begun in 2022 continued until March this year, with the Church open and attended on Monday and Wednesday afternoons. In spite of the commitment of the volunteers who made this initiative possible visitors were few, although there were friendly conversations with those who did drop in. After discussion with other local churches, it was decided that Warm Welcome should resume in October but run concurrently with Café O on Monday mornings and that payment should therefore be by donation in order not to exclude anyone. Over the year Café O has continued to provide excellent coffee and cake and a "place to start the week" in good company and with friendly staff. The regular clientele appears to have changed somewhat, with a somewhat older clientele. Café O is a vital aspect of our service to the local community and thanks are due to all the team behind it, not least to Geoff Cox who stepped down as manager at Christmas after 10 years' service, to be succeeded by Magdalena Pletsch and Christine Guy.

The Men's Breakfast continues to meet on a monthly basis on a Saturday morning, with bacon rolls and interesting talks. Our ably-led Diocesan MU Group meets monthly on Thursday afternoons and is much valued by the ladies who attend. The Companions are now all "young adults". They met for weekend retreats in March and September at Holland House and at a Christmas Day reunion.

Children and Young People

A new initiative this year was the Donut Club launched in partnership with the Trinity Project, a new Rickmansworth Deanery initiative to support the mental wellbeing of local young people. The aim of the Club was to provide a place for new Year 7s to meet and socialise with friends from their old primary school on Friday afternoons during the first half of the autumn term. In the event the Club proved popular with over 30 attending on occasion. In response to demand, it was decided to continue the Club on a monthly basis during term time.

This year's children's Holiday Club followed the theme "God's Wonderful World" and included input on various wild creatures. Publicity was low-key owing to a desire to avoid being oversubscribed which meant that attendance was only around 40. Nevertheless, the children who came clearly had a great time and there was lots of positive feedback. As last year, alongside our own volunteers, young and old, some young people from Pinner Methodist Church assisted with the Club.

The Brunch Club for teenagers after the morning service on the 1st and 3rd Sundays has

struggled to get off the ground: busy lives have made it difficult to make alternative arrangements for this age group. The Sunday School continues to function. Although numbers are currently few, the children who attend clearly enjoy their time together. It should be emphasised that all the above activities for children and young people depend heavily on the willingness, commitment, enthusiasm of volunteers from the church congregation, who deserve our appreciation and thanks. Activities and groups for this category also depend on the efficient practice of Safeguarding. Our thanks and appreciation should also go to the team responsible and to Parish Safeguarding Officer Gill Thomson who stepped down in the autumn after 20 years in the role and to Val Edwards who has taken over her role.

In 2023 the Girlguiding groups had a busy year. The Guides went on an indoor and outdoor camp with groups from Watford units. The girls had a great time. Sadly the Tuesday Brownie group closed down in the summer. All the Brownie groups in Croxley Green went on a sleepover together to Paccar. The Rainbows enjoyed an evening over at Woodoaks farm making bird boxes.

The Vicar conducts occasional assemblies on behalf of the Church in Malvern Way Infant School and Little Green Junior. He also recorded a video assembly for Croxley Danes Secondary School at Christmas, when chocolates were delivered for the staff of each school.

It remains to say that the Church is its people and the continuing life of St Oswald's depends, under God, so much on the efforts and commitment of volunteers, often doing unsung tasks behind the scenes. It would therefore not be fitting to conclude this review of the year without expressing sincere and hearty thanks to them and especially to all our Church Officers, the Churchwardens, Treasurer, PCC secretary and members of the PCC. The Vicar is grateful to the congregation as a whole for their forbearance and support in what has been a personally challenging year.

Church giving to charities

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to the following charities: - United Society Partners in the Gospel, Church Mission Society, A Rocha, ASCEND, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust. These charities are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. As previously mentioned, our Parish Project fundraising in 2023 was split between our own development projects and The Mission to Seafarers. At our Harvest Festival, items were once again collected for needy families at the Alternatives Project in East London. These were subsequently delivered and much appreciated. We also raised money for the Bishop's Harvest Appeal, 'Cracking Food Poverty Together', supporting Mission Direct's work in Kumi, Uganda, by providing materially poor families with chickens, for Christian Aid, for the Children's Society through our Christingle Service and for the Toybox charity which was the beneficiary of our Christmas Tree Pledge Scheme. At Easter, chocolate eggs were collected and delivered to the Church Army Marylebone Project for homeless women.

Safeguarding

The PCC has continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults.

Over the past year the safeguarding team has continued to undertake relevant clearances when necessary. This has become simpler now that many of St Oswald's volunteers have signed up to the DBS updating service. Volunteers are recruited using the Safer Recruitment Process and relevant clearances obtained when necessary. The safeguarding team is available for confidential advice on any safeguarding concerns that volunteers may have. Keeping up to date with training remains an ongoing requirement for all those working with children and vulnerable adults. Training continues to be offered online.

Financial report

Receipts in 2023 exceeded payments by £16,057. That is due to a rise in funds restricted for charitable donations etc. and a significant amount raised and set aside for refurbishment of the church kitchen. The kitchen upgrade looks like it is now fully funded and will be a valuable resource for Cafe O and Donut Club and the outreach work of the church, as well as refreshments after services. We have been most fortunate to have received funds from third parties in relation to the church kitchen work including a grant of £750 gifted by Councillor Chris Lloyd from the Council's Local Budget Scheme.

Church reserves were used to fund the first phase of upgrading the audio-visual equipment in the church. Unfortunately, spending on the general running costs of the church exceeded unrestricted income by £422 which means that there is no scope to transfer additional funds to reserves.

The prayerful generosity and support of the congregation is very much appreciated as the costs of running the church and hall continue to rise. For example, our parish share has risen from £68,475 in 2023 to over £70,000 in 2024. We have already had a couple of surprise expenses in 2024. The hall exit door soaked up a huge amount of water following constant rain and the water tank sprang a leak in the church hall above the kitchen, both of which can be met by reserves put by in previous years.

We continue to ask that where possible giving is made by using electronic means such as the card reader at the back of church or by the various online methods as we no longer have a local Barclays branch.

The members of the PCC declare that they have approved the report, and the Accounts on the following pages, which form an integral part of this document.

Signed by the Revd Robert Riley-Braleay
on behalf of St. Oswald's Parochial Church Council

Independent Examiner's Report to the PCC of the St Oswald's Church, Croxley Green

I report on the financial statements of the charity for the year ended 31 December 2023, which are set out on the following pages 9 to 18.

Respective responsibilities of trustee and examiner

The charity's trustee is responsible for the preparation of the financial statements. The charity's trustee considers 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 financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's report

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

Independent examiner's statement

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

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



David Beak FCA
Independent Examiner
South Fellldyke
Lamplugh
Cumbria

29 March 2024

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
RECEIPTS & PAYMENTS ACCOUNT

	Note Ref	2023		Total	2022 Total
		Unrestricted	Designated		
		£	£	£	£
RECEIPTS					
Incoming receipts from donors	2(a)	59,804	6,645	1,994	68,443
Other voluntary incoming receipts	2(b)	1,988	16,231	1,263	19,482
Incoming resources from operating activities to further the Council's objectives to generate funds	2(c)	1,762	-	1,778	3,540
Income from investments	2(d)	28,594	2,603	2,355	33,552
Other incoming resources	2(e)	491	982	-	1,473
	2(f)	286	-	-	286
TOTAL RECEIPTS		92,925	26,461	7,390	126,776
PAYMENTS					
Grants and donations	3(a)	-	6,862	2,271	9,133
Activities directly relating to the work of the church	3(b)	93,347	4,122	4,117	101,586
TOTAL PAYMENTS		93,347	10,984	6,388	110,719
EXCESS RECEIPTS OVER PAYMENTS		(422)	15,477	1,002	4,182
BALANCE BROUGHT FORWARD 1 JANUARY 2023		22,766	51,350	5,119	66,924
TRANSFERS		-	-	-	-
BALANCE CARRIED FORWARD 31 DECEMBER 2023		22,344	66,827	6,121	75,053

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

	Note Ref	2023 £	2023 £	2022 £	2022 £
ASSETS					
Cash in Hand			312		522
Bank Current Accounts			30,479		39,991
Bank Deposit Account			13,804		9,391
Other Deposit Account			50,697		29,331
			<u>95,292</u>		<u>79,235</u>
FUNDS AND RESERVES					
General Fund			22,344		22,766
Designated Funds					
Church Reserves Fund	4(a)	16,129		19,053	
Hall Reserves Fund	4(b)	15,419		15,217	
Capital Projects Fund	4(c)	-		-	
Church Kitchen Fund	4(d)	17,695		-	
Bequests & Donations Fund	4(e)	10,718		10,218	
10% Giving Fund	4(f)	<u>6,866</u>	66,827	<u>6,862</u>	51,350
Restricted Funds					
Charitable Donations Fund	5(a)	2,355		277	
Choir Fund	5(b)	1,477		1,488	
Flower Fund	5(c)	220		219	
Youth Club	5(d)	-		229	
Crothorne	5(e)	-		-	
Youth Work	5(f)	1,319		833	
Warm Hub Grants	5(g)	-		750	
Diocesan Energy Payment Grant	5(h)	-		0	
St Albans DBF Fees	5(i)	-		1,323	
Watford & TRT Sustainability Grant	5(j)	-		-	
Locality Budget Scheme	5(k)	750	6,121	-	5,119
TOTAL FUNDS AND RESERVES			<u>95,292</u>		<u>79,235</u>

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

- a) These accounts have been prepared on a Receipts and Payments basis in accordance with the Church Accounting Regulations 2006. The Receipts & Payments Account is a simple statement of account which summarises cash transactions in the period. They are checked by an Independent Examiner, a copy of whose full report is attached.
- b) The PCC operates a General Fund which they use for daily transactions. This fund is 'Unrestricted'. The PCC may decide to put some of this unrestricted money aside for a 'Designated' Fund, for example the Church Reserve Fund, for administration purposes only. Designated funds are still unrestricted and can be 'redesignated' if the PCC decides. The PCC also receives money which has been given for a particular purpose. These funds are 'Restricted' and may not be used for any other purpose, for example Charitable Donations.
- c) Under the Charities Act 2011 the PCC is required to include all of its charitable funds for accounting purposes. This would include some resources such as the Flower Fund and Church Youth Club, which should be accounted for as 'Restricted' income of the PCC. All income is required to be shown gross.
- d) In addition to the funds shown in the accounts, the PCC has care and control over certain non-monetary assets, such as the Church Hall building, plus the furniture, fittings, and equipment of both Church and Hall. The bulk of such assets cannot however be disposed of by the PCC without Diocesan approval.

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

	Note Ref	2023			2022 Total
		Unrestricted	Designated	Restricted	
		£	£	£	£
2. INCOMING RESOURCES					
2 (a)					
Incoming resources from donors					
Planned Giving		47,599	5,289	-	52,888
Collections & other giving		2,051	228	1,994	4,273
Income Tax Recovered		10,154	1,128	-	11,282
		<u>59,804</u>	<u>6,645</u>	<u>1,994</u>	<u>68,443</u>
2 (b)					
Other voluntary incoming resources					
Grants		-	-	750	750
Other donations		1,988	16,231	513	18,732
		<u>1,988</u>	<u>16,231</u>	<u>1,263</u>	<u>19,482</u>
2 (c)					
Income from operating activities in furtherance of PCC's objectives					
Wedding and funeral fees		1,132	-	1,778	2,910
Outreach		630	-	-	630
		<u>1,762</u>	<u>-</u>	<u>1,778</u>	<u>3,540</u>
2 (d)					
Income from operating activities to generate funds					
Hire/Use of Hall/Church	6(a)	24,594	-	-	24,594
Fund raising events	6(b)	648	2,023	2,355	5,026
Café O	6(c)	2,968	580	-	3,548
Remembrance Book		-	-	-	210
Magazine		384	-	-	384
		<u>28,594</u>	<u>2,603</u>	<u>2,355</u>	<u>33,552</u>
2 (e)					
Income from investment					
Interest received		491	982	-	1,473
2 (f)					
Other incoming resources					
Miscellaneous		286	-	-	286
		<u>92,925</u>	<u>26,461</u>	<u>7,390</u>	<u>126,776</u>
TOTAL INCOMING RESOURCES					114,230

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

3. RESOURCES EXPENDED	Note Ref	2023			Total £	2022
		Unrestricted £	Designated £	Restricted £		Total £
3 (a) Grants and donations						
USPG		-	1,373	-	1,373	1,450
Ascend		-	1,373	-	1,373	1,450
CMS		-	686	-	686	725
CSW		-	686	-	686	725
Church Army Marylebone Project		-	686	-	686	725
Alternatives Newham		-	686	-	686	725
Watford Schools Trust		-	686	-	686	725
A Rocha		-	686	-	686	724
Bishop's Harvest Appeal		-	-	321	321	555
Christmas tree appeal		-	-	605	605	1,000
Christmas Crib Service		-	-	124	124	126
Christian Aid		-	-	316	316	13
Water Aid (imo M Cowland)		-	-	207	207	-
Stroke Assn (imo A Sedgwick)		-	-	385	385	-
CALM (imo N Swaisland)		-	-	157	157	-
MIND (imo N Swaisland)		-	-	156	156	-
Christingle 2021 (Children's Society)		-	-	-	-	70
Christingle 2022		-	-	-	-	130
New Hope Trust		-	-	-	-	100
Trussell Trust		-	-	-	-	120
		0	6,862	2,271	9,133	9,363
3 (b) Activities directly relating to the work of the church						
Diocesan Parish Share (Quota)		68,475	-	-	68,475	67,711
Clergy expenses		1,085	-	-	1,085	955
Fees & Wages		264	-	2,966	3,230	723
Education, Books & Music		1,371	-	146	1,517	1,641
Outreach		383	-	43	426	492
Altar requisites		256	-	-	256	130
Café O	6(c)	38	96	-	134	155
Remembrance book		63	-	-	63	181
Church and Hall running costs	6(a)	18,037	3,704	750	22,491	25,719
Communications		257	-	-	257	346
Administration		1,403	-	-	1,403	1,050
Stationery & Printing		696	-	-	696	121
Gifts		200	-	-	200	385
Sundry		819	322	212	1,353	1,076
		93,347	4,122	4,117	101,586	100,685
TOTAL RESOURCES EXPENDED		93,347	10,984	6,388	110,719	110,048

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023
NOTES TO ACCOUNTS

DESIGNATED FUNDS		2023	2023	2022	2022
		£	£	£	£
4(a) CHURCH RESERVES FUND					
Balance at 1 January			19,053		10,289
Receipts	Interest		491		50
Payments	Audio Equipment		(3,415)		-
Transfers	Transfer from General Funds	-		3,000	
	Transfer from Capital Projects	-		5,714	8,714
Balance at 31 December			<u>16,129</u>		<u>19,053</u>
4(b) HALL RESERVES FUND					
Balance at 1 January			15,217		15,368
Receipts	Interest		491		41
Payments	Escape door	-		1,872	
	Stage/hall curtains	-		5,320	
	Replacement window	289	(289)	-	(7,192)
Transfer	Transfer from General Funds		-		7,000
Balance at 31 December			<u>15,419</u>		<u>15,217</u>
4(c) CAPITAL PROJECTS FUND					
Balance at 1 January			-		5,714
Transfer	Transfer to church reserves		-		(5,714)
Balance at 31 December			<u>-</u>		<u>-</u>
4(d) CHURCH KITCHEN FUND					
Balance at 1 January			-		-
Receipts	Donations	15,510		-	
	Fundraising	<u>2,507</u>	18,017	-	-
Payments	Fundraising costs	<u>322</u>	(322)	-	-
Balance at 31 December			<u>17,695</u>		<u>-</u>

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023
NOTES TO ACCOUNTS

DESIGNATED FUNDS (CONTINUED)		2023		2022	
		£	£	£	£
4(e) BEQUESTS & DONATIONS FUND					
Balance at 1 January			10,218		10,218
Receipts	Donations		500		588
Payments	Coffee Machine	-		203	
	Gifts	-	-	385	-588
		<u>-</u>	<u>-</u>	<u>385</u>	<u>-588</u>
Balance at 31 December			<u>10,718</u>		<u>10,218</u>
Represented by:					
	Bequests		6,867		6,867
	Donations		3,370		2,870
	Donation -Rickmansworth Bereavement		481		481
			<u>10,718</u>		<u>10,218</u>
4(f) 10% GIVING FUND					
Balance at 1 January			6,862		7,249
Receipts	10% of voluntary receipts		6,866		6,862
Payments	USPG	1,373		1,450	
	Ascend	1,373		1,450	
	CMS	686		725	
	CSW	686		725	
	Church Army Marylebone Project	686		725	
	Alternatives Newham	686		725	
	Watford Schools Trust	686		725	
	A Rocha	686	(6,862)	724	(7,249)
			<u>6,866</u>	<u>724</u>	<u>(7,249)</u>
Balance at 31 December			<u>6,866</u>		<u>6,862</u>
Represented by:					
	USPG		1,372		1,373
	Ascend		1,372		1,373
	CMS		687		686
	CSW		687		686
	Church Army Marylebone Project		687		686
	Alternatives Newham		687		686
	Watford Schools Trust		687		686
	A Rocha		687		686
			<u>6,866</u>		<u>6,862</u>

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

RESTRICTED FUNDS

		2023		2022	
		£	£	£	£
5(a) CHARITABLE DONATIONS FUND					
Balance at 1 January			277		383
Receipts	2023 Project Mariners Trust	2,355		-	
	Bishop's Harvest Appeal	357		519	
	Christmas tree appeal	605		1,000	
	Christmas crib service	124		126	
	Christian Aid	316		13	
	Water Aid (imo M Cowland)	207		-	
	Stroke Assn (imo A Sedgwick)	385		-	
	Christingle 2022	-		130	
	Post funeral collection	-		100	
	Collection for Trussell Trust	-	4,349	120	2,008
		<hr/>		<hr/>	
Payments	Bishop's Harvest Appeal	321		555	
	Christmas tree appeal	605		1,000	
	Christmas Crib Service	124		126	
	Christian Aid	316		13	
	Water Aid (imo M Cowland)	207		-	
	Stroke Assn (imo A Sedgwick)	385		-	
	CALM (imo N Swaisland)	157		-	
	MIND (imo N Swaisland)	156		-	
	Christingle 2022	-		130	
	Christingle 2021 (Children's Society)	-		70	
	New Hope Trust	-		100	
	Trussell Trust	-	(2,271)	120	(2,114)
		<hr/>		<hr/>	
Balance at 31 December			<u>2,355</u>		<u>277</u>
<u>Represented by:</u>					
	2023 Project Mariners Trust		2,355		-
	N Swaisland remembrance		-		313
	Tax paid on Bishop's Harvest		-		(36)
			<hr/>		<hr/>
			<u>2,355</u>		<u>277</u>
5(b) CHOIR FUND					
Balance at 1 January			1,488		1,488
Receipts	Wedding		135		-
Payments	Music		(146)		-
Balance at 31 December			<hr/> <u>1,477</u>		<hr/> <u>1,488</u>
5(c) CHURCH FLOWER FUND					
Balance at 1 January			219		194
Receipts	Donations		213		243
Payments	Flowers	212		188	
	Sundry	-	(212)	30	(218)
Balance at 31 December			<hr/> <u>220</u>		<hr/> <u>219</u>
5(d) CHURCH YOUTH CLUBS					
Balance at 1 January			229		529
Transfer	Transfer of SYC/JYC to Youth work		(229)		(300)
Balance at 31 December			<hr/> <u>-</u>		<hr/> <u>229</u>

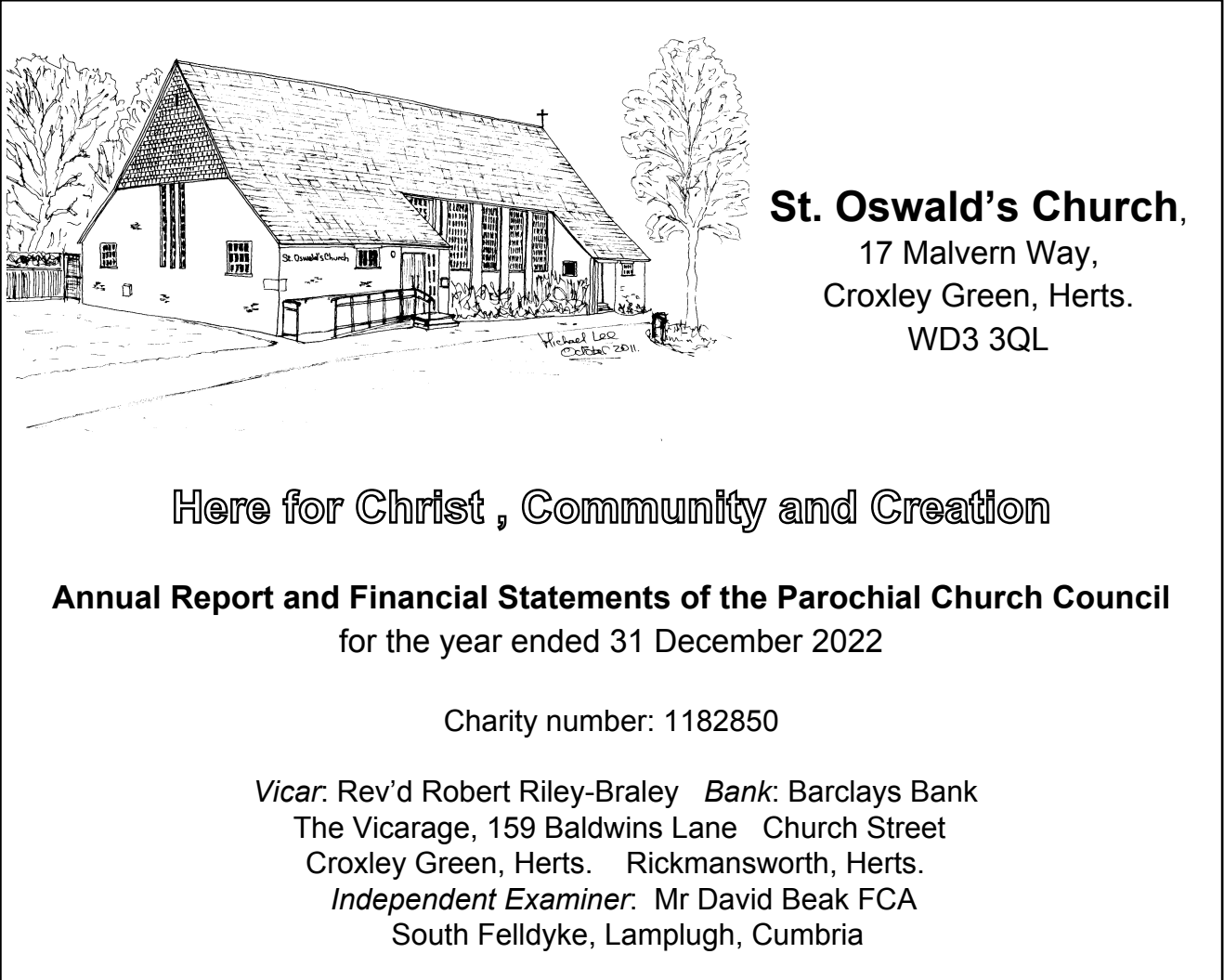
ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

RESTRICTED FUNDS (CONTINUED)		2023		2022	
		£	£	£	£
5(e)	CROPTHORNE FUND				
	Balance at 1 January		-		26
	Transfer Transfer to Youth Work		-		(26)
	Balance at 31 December	<u>-</u>		<u>-</u>	
5(f)	YOUTH WORK				
	Balance at 1 January		833		507
	Receipts U3A Donation for TT Table		300		
	Payments Sundry		(43)		-
	Transfers Transfer from Crophorne Fund	-		26	
	Transfer from Senior/Junior Youth Club	<u>229</u>	<u>229</u>	<u>300</u>	<u>326</u>
	Balance at 31 December	<u>1,319</u>		<u>833</u>	
5(g)	WARM HUB GRANTS				
	Balance at 1 January		750		-
	Receipts Grant from Croxley Green Parish Council	-		500	
	Grant from St Albans Diocese	<u>-</u>	<u>-</u>	<u>250</u>	<u>750</u>
	Transfers Offset against Heating costs		(750)		-
	Balance at 31 December	<u>-</u>		<u>750</u>	
5(h)	ST ALBANS DIOCESAN ENERGY PAYMENTS GRANT				
	Balance at 1 January		-		-
	Receipts Grant from St Albans Diocese		-		1,279
	Payments Offset against Heating costs		-		(1,279)
	Balance at 31 December	<u>-</u>		<u>-</u>	
5(i)	ST ALBANS DBF FEES				
	Balance at 1 January		1,323		380
	Receipts		1,643		1,323
	Payments		(2,966)		(380)
	Balance at 31 December	<u>-</u>		<u>1,323</u>	
5(j)	WATFORD & TRT SUSTAINABILITY GRANT				
	Balance at 1 January		-		-
	Receipts		-		359
	Payments		-		(359)
	Balance at 31 December	<u>-</u>		<u>-</u>	

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS

		2023		2022	
		£	£	£	£
ADDITIONAL ANALYSIS					
6(a) HALL AND CHURCH					
HALL					
Receipts	Hall rental - Church Users	1,718		1,964	
	Hall rental - Non Church Users	<u>22,196</u>	23,914	<u>24,778</u>	26,742
Payments	Hall Heating & Lighting	2,079		3,137	
	Hall Insurance	944		1,275	
	Hall Cleaning	6,093		5,454	
	Hall Rates	1,622		1,872	
	Hall Minor repairs	<u>1,006</u>		<u>1,342</u>	
		11,744		13,080	
	Hall Major repairs	<u>289</u>	(12,033)	<u>7,192</u>	(20,272)
Excess Receipts over payments		<u>11,881</u>		<u>6,470</u>	
CHURCH					
Receipts	Church rental		680		870
Payments	Church Heating & Lighting	2,112		2,386	
	Church Insurance	1,358		886	
	Church Cleaning	1,418		1,414	
	Church Minor Repairs	<u>2,155</u>		<u>761</u>	
		7,043		5,447	
	Church Major Repairs	3,415	(10,458)	-	(5,447)
Excess Payment over Receipts		<u>-9,778</u>		<u>-4,577</u>	
Grants received and utilised					
	St Albans Diocesan Energy Payments Support	-		1,279	
	Watford & TRT Sustainability Grant	-		359	
	Watford & TRT Sustainability Grant	<u>750</u>	750	-	1,638
Combined Excess Receipts over Payments		<u>2,853</u>		<u>3,531</u>	
6(b) FUNDRAISING EVENTS					
	Jumble Sales		160		929
	Hall Stage Lights		43		-
	Pew Sales		200		613
	Quiz night		-		750
	JB 90th		-		250
	Beetle Drive		-		287
	Tea income		200		150
	Sundry		-		52
	Amazon		45		49
TOTAL FUNDRAISING EVENTS		<u>648</u>		<u>3,080</u>	
6(c) CAFÉ O					
Receipts	Café O	2,968		2,556	
	Revels	<u>580</u>	3,548	<u>355</u>	2,911
Payments	Revels	96		75	
	Purchases	22		65	
	Card Charges	<u>16</u>	(134)	<u>15</u>	(155)
Excess Receipts over Payments		<u>3,414</u>		<u>2,756</u>	

Accounts



Here for Christ , Community and Creation

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2022

Charity number: 1182850

Vicar: Rev'd Robert Riley-Braley *Bank:* Barclays Bank
The Vicarage, 159 Baldwins Lane Church Street
Croxley Green, Herts. Rickmansworth, Herts.
Independent Examiner: Mr David Beak FCA
South Felldyke, Lamplugh, Cumbria

Aim and Purpose

St. Oswald's Parochial Church Council is responsible for co-operating with the Vicar in promoting Christ's commission to preach, teach and live the gospel, involving pastoral, evangelistic, social and ecumenical duties within the parish and mission projects world-wide. It also has maintenance responsibilities for St. Oswald's Church buildings and grounds.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission. The PCC has taken account of the Charity Commission guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We seek to enable people to live out their Christian faith by being a joyful, prayerful and caring church, alive to the Holy Spirit, welcoming and accessible to all, building relationships with God and the community we serve.

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on 24th April 2022 and the churchwardens and representatives listed below were elected at that meeting.

Vicar: The Rev'd Robert Riley-Braleay

Churchwardens: Mr Maurice Lisley and Mrs Helen McAlpine

Deanery Synod Representatives: Mr Guy Parks, Mr Tony Barton, Mr Richard Doughty

Elected Members

Mrs Anne-Georgina Barnes, Mrs Debbie Clifford, Mr Jonathan Cox, Mrs Margaret Cox, Mrs Val Edwards, Mr Richard Griffiths, Mrs Clare Hook, Mr Thomas Lisley, Ms Karen Pryse, Mr Alan Restarick, Mrs Anne Thomas, Mrs Lynn Williamson. Mr Brian Thomson was subsequently co-opted as PCC Secretary.

Committees:

The PCC operates through several committees, which meet between PCC meetings:

Standing Committee: this is the only committee required by law. It has powers to act for the PCC between meetings unless directed otherwise by the PCC.

Finance & General Purposes Committee: handles financial matters, including annual accounts; deals also with practical matters relating to the upkeep and improvement of the Church, Hall, and Grounds,

Pastoral Committee: deals with a range of pastoral matters, including ecumenical links, youth work and education and allocation of donations to charities.

Church membership and attendance:

In October 2022 (2021 in brackets) there were 109 (108) names on the Electoral Roll. In 2022, attendances were recovering after the pandemic. Average Sunday attendance was 61. 180 attended Christmas Eve and Christmas services and 100 at Easter. For comparison, in 2019 before the pandemic average Sunday attendance was 80; 240 attended the Christmas Eve Crib service, 163 the Christmas midnight and morning services and 134 attended Easter Sunday services.

Review of the year

The PCC met in January, March, May, July, October and December. Thankfully, as a result of the relaxations in covid precautions, it was possible to hold all these meetings in person in Church. FGPC and Pastoral Committee also continued to meet. Meetings addressed various aspects of the life and worship of the Church. Much discussion was devoted over the year to the renewal of our Mission Action Plan and the relaxation of precautions in the conduct of worship taken in response to the covid pandemic. In addition to matters dealt with in the reports from the Treasurer, Churchwardens, Safeguarding Officer, Deanery Synod and Churches Together, topics also included the Lent Course, data protection, fundraising, publicity, kneelers, children and young people, the importance of volunteers, responses to the war in Ukraine and the cost of living crisis and arrangements for celebrating the Queen's Platinum Jubilee.

In resuming previous practices in worship arrangements, the Vicar and PCC have taken a positive but cautious approach, always taking note of the guidance provided by the House of Bishops and other expert advice.

In January it was decided to make the wearing of masks optional at Sunday services, to cut back the amount of ventilation and to introduce a gradual relaxation of social distancing. The distribution of wine to the congregation at communion was reintroduced at Easter, albeit by intinction, and the option of sharing the Peace by physical contact in May. The common cup was restored in November, but distribution by intinction was retained for anyone who might be vulnerable. Social distancing in two front pews has been retained. Distribution of wine by intinction only has been retained at the 8am and the midweek services. Although this steady approach has been frustrating for some, we have managed to keep everyone in the congregation “on board”.

The monthly third Sunday “Spotlight” services resumed in May and have dealt with various topics: the environment crisis; criminal justice; mental health; children, art and the Bible; peace and reconciliation, the cost of living crisis, hearing God’s voice; and housing and homelessness. The services have benefited from some interesting guest speakers, careful preparation from the organising team, the musical talents of our “band” – and the attendance of our friends from the Methodist Church! First Sunday Family Services, this year followed the theme of food, and likewise benefit from careful preparation by a dedicated team along with contributions from members young and older and are much appreciated. The offsite service with preceding guided tour at Woodoaks Farm in August was a particular highlight. In the autumn, a short service of Evening Prayer from the Book of Common Prayer on the first Sunday of each month, said but with two hymns, was introduced and seems appreciated by the small congregation who attend.

We are blessed in our worship by the musical talents of many in our congregation, both vocal and instrumental. The faithful offering of these talents is much appreciated and it has in particular been encouraging to see the participation of younger members in the band that plays at Spotlight and Family Services. We are also privileged to have an active choir and another highlight of the year was the Carol Service, back to its usual format, and benefiting from the involvement of lesson readers representing the local community. A visitor’s email showed appreciation for the “life and cheer” and “amazing voices”. New members of the choir are always welcome.

Attendance at main Sunday services has not reached pre-pandemic levels. This seems mainly due to members attending less frequently, to the provision of the Wednesday midweek service as an alternative and to the increasing frailty of some members, who now receive communion at home. We have tried to maintain the focus on growth inspired by the Leading Your Church Into Growth Conference referred to in last year’s report and regularly use the LYCIG prayer in our worship. It has therefore been gratifying to see some new faces in the congregation but it is vital that this focus is maintained and seen as the responsibility of the whole congregation. Since Youtube services are no longer provided by St Oswald’s, anyone not yet ready or able to return to worship in Church is encouraged on the weekly emailing to partake in the worship provided online by the Church of England and St Albans Cathedral.

Each of our four MAP goals was taken forward by a lead person and a small group, with specific actions identified and initiated as follows:

- Becoming more welcoming & invitational – labels for sidespeople, refreshments after All Souls Service, Sunday refreshments in Church rather than Hall on 1st and 3rd Sundays
- Developing our worship – monthly evening service

- Enhancing our youth & children's work – calendar of events provided, preparation for relaunch of Brunch Club
- Increasing environmental work – bug hotel in the alleyway, internal notice board display, introduction of recycling bins in church porch, summertime help with litter-picking on Croxley Common Moor

The MAP is subject to continual revision and renewal. Much work remains to be done and ideas and, more importantly, offers of help would be welcome.

A Lent Course was offered again, meeting in person in Church on Tuesday mornings and via Zoom on Wednesday evenings. The course was based on the LiveLent: Embracing Justice booklet from the CofE, copies of which were provided for all members of the congregation. Attendance was rather disappointingly low but those who did make the effort to attend seemed to find it valuable.

Happily, conditions allowed a return to a more normal observance of Holy Week and there was no need to “double up” our Easter morning celebrations. The Maundy Thursday Communion and Vigil, Churches Together Walk of Witness, Good Friday Family Time, “Last Hour” Service and Easter Monday pilgrimage all made welcome returns. A number of members of the congregation also travelled up to Trafalgar Square for the Good Friday Passion Play.

Communication with the congregation has continued via a weekly emailing, supplemented by a small print run of printed sheets with an abbreviated version. The bi-monthly Parish Magazine provides a range of articles and news items, is available in printed and online versions and is received and appreciated beyond the regular congregation. Communication is also facilitated by the church website, by our pages on the “A Church Near You” website and by regular postings on our Facebook page and engagement with local FB pages.

After two years with no baptisms, 10 baptisms were recorded in 2022. This is gratifying but it should be noted that demand for baptisms from outside the congregation has declined significantly. It was a pleasure to host the one wedding that took place, which was enlivened by the playing of bagpipes!

Seven funerals were conducted on behalf of St Oswald's during the year, two of these combined a service in church with committal at a crematorium, and the annual All Souls' Memorial Service took place in October with attendance almost at pre-pandemic levels. The service was more intentionally geared towards non-regulars, as last year, and refreshments were provided in line with our MAP goal of being more welcoming.

The social and fundraising side of the Church's life included a 60th Anniversary of Consecration “picnic” lunch in the Hall (after a service at which our guest preacher was Archdeacon Jane Mainwaring, now Bishop of Hertford), a Quiz Evening, Café O at the Revels, a jumble sale, film shows, a youth bowling trip, the Beetle Drive, a Christmas Pudding and Craft Evening and a children's Christmas party. Instead of supporting an external “Parish Project” fundraising this year was devoted to St Oswald's as this had been the intention in 2021 which was disrupted by the pandemic. It should be noted that none of the aforementioned enjoyable and productive events and activities would have taken place without the enthusiasm, commitment and hard work of volunteers.

A significant development towards the end of the year was “Warm Welcome”, initiated in

response to the cost of living crisis and the steep rise in fuel prices. Organised in co-ordination with other local churches and supported with grants from the Diocese and the Parish Council, this involved keeping the church open for visitors from 12 noon till 4pm on Mondays and Wednesdays, when the Church was heated for Café O or the Wednesday Communion Service. Between 2 and 4pm the Church was staffed and games and hot drinks provided. The commitment of volunteers has obviously been crucial. At the end of 2022 it was not yet possible to assess the value of this venture.

Café O continues to provide excellent coffee and cake and a “place to start the week” in good company and with friendly staff. The regular clientele appears to have changed somewhat, with fewer young parents attending, but overall attendance has definitely picked up since last year and this is most encouraging. Café O is a vital aspect of our service to the local community and thanks are due to all the team behind it.

The Men’s Breakfast continues to meet on a monthly basis on a Saturday morning, with bacon rolls and interesting talks. Our ably-led Diocesan MU Group meets monthly on Thursday afternoons and is much valued by the ladies who attend.

The Companions are now all “young adults” and mostly now live outside Croxley. Meetings on Sunday no longer take place but weekend retreats were held in March and September at Holland House. In their place, three young people made up “The Brunch Club”, meeting on Sundays after church on an ad hoc basis in preparation for their Confirmation, which took place in a memorable service at St Mary’s, Rickmansworth in October when they were well supported by members of our own congregation. The Sunday School continues to function thanks to the commitment of our faithful Sunday School leaders. Although numbers are currently few, the children who attend clearly enjoy their time together.

This year’s Holiday Club was based on parables of Jesus under the title “Surprising Stories”. It was decided to limit numbers of children to 40 and, with a last-minute rush of bookings thanks to advertising on social media, we were fully booked. The children who attended clearly had a great time and there was lots of positive feedback. Our thanks to all who contributed in different ways. Alongside our own volunteers, young and old, some young people from Pinner Methodist Church assisted with the Club and were subsequently invited to join some of our own young people at a “thankyou” pizza party.

Girlguiding continues to be popular and our units are all full with long waiting lists. Sadly, one of our Rainbow leaders passed away at the beginning of 2023. We miss Fiona (also known as Sunny) very much. Our meetings have got back to normal after the various lockdowns and we have enjoyed going out again. The Guides managed to go on a camp last year and it was great to be back at Croxley Revels last summer. We have all been busy completing badges, challenges and lots of activities. We do need more volunteers to become leaders though, as we are at risk of one unit closing without new leaders.

Two events which took place in the wider world were marked in our Church’s life. On 24th February a large scale invasion was launched by Russia, unprovoked, against Ukraine. On Ash Wednesday the following week St Oswald’s Church was kept open for prayer and a booklet of prayers was produced. We have continued to pray for Ukraine throughout the year. On 8th September we were deeply saddened by the death of Her Majesty Queen Elizabeth II whose long reign was characterised by a sense of duty, a commitment to service and a deep Christian faith. The Church was kept open each day until the funeral on 19th

September, with a memorial table and tea lights provided and a condolence card for people to sign.

This year we have said farewell to friends Richard and Jenny Bartlett and Cherith and John Kingsley-Smith as they have left for pastures new. Richard's voluntary priestly ministry has been of immense value, especially during the pandemic, Jenny served on the PCC and all the children contributed to church life in different ways. Cherith's musical gifts made a valuable contribution to our worship and she provided cheerful and friendly service at Café O. John latterly provided helpful cover at midweek services.

During the course of the year two deaths took place which affected us deeply. Jim Hughes died on 25th February after a short illness and it was hard to imagine life at St Oswald's without him. He was the longest standing member of the Church, a friend to all and a truly loveable character. His contribution to the Church is incalculable, not just through his time as a highly efficient PCC Secretary but in many other ways, not least his championing of the annual charitable Parish Project. Pen Smith, another long standing and much loved church member, died on 27th July, having not long before moved into residential care. Pen had been very active in the Mothers Union over the years and hosted regular craft afternoons in her home at which her own skills were very apparent. The funerals of both Jim and Pen were held in Church and were memorable occasions. Rest in Peace.

It remains to say that the Church is its people and the continuing life of St Oswald's depends, under God, so much on the efforts and commitment of volunteers, often doing unsung tasks behind the scenes. It would therefore not be fitting to conclude this review of the year without expressing sincere and hearty thanks to them and especially to all our Church Officers, the Churchwardens, Treasurer, PCC secretary and members of the PCC.

Church giving to charities

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to the following charities: - United Society Partners in the Gospel, Church Mission Society, A Rocha, ASCEND, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust. These charities are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. At our Harvest Festival, items were once again collected for needy families at the Alternatives Project in East London. These were subsequently delivered and much appreciated. We also raised money for the Bishop's Harvest Appeal, 'Not Forgotten' supporting communities in Mozambique, for Christian Aid, for the Children's Society through our Christingle Service and for the CHIPS (Christian International Peace Service) which was the beneficiary of our Christmas Tree Pledge Scheme. At Easter, chocolate eggs were collected and delivered to the Church Army Marylebone Project for homeless women.

Safeguarding

The PCC has continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishop's guidance on safeguarding children and vulnerable adults.

Over the past year the safeguarding team has continued to undertake relevant clearances when necessary. This has become simpler now that many of St Oswald's volunteers have signed up to the DBS updating service. The safeguarding team is available for confidential advice on any safeguarding concerns that volunteers may have. Keeping up to date with training remains an ongoing requirement for all those working with children and vulnerable adults. Training continues to be offered online.

Financial report

This last twelve months has seen a return to more normal activity and this is reflected in the finances of the church. Planned giving has fallen due to the loss of congregation members and the considerable reduction of donations as the pandemic ceased. This has been partially tempered by Cafe O fully resuming its successful outreach activities, including being a presence at the first Croxley Revels since the pandemic, and the various fund raising activities that have been enjoyed.

The main concern for the year has been the increase in gas and electricity prices. Although prices have gone up we have been the beneficiary of a fuel grant from the diocese as well as two Warm Hub grants from Croxley Green Parish Council and the Diocese. Both of these will be applied to the gas bills for the duration of the Warm Hub. Another grant received was in relation to more eco-friendly lighting in the hall, also from Croxley Green Parish Council.

Although donations were insufficient to cover regular church expenses, revenues from the church hall created an overall surplus. This was an unexpectedly good result. We had sadly said goodbye to the long established St Oswalds' pre-school when it closed in the summer at very short notice. However, constant striving by our hall booking team has ensured replacement bookings almost every morning of the week and this has made all the difference to what looked like being a very bleak financial period.

We continue to ask that where possible giving is made by using electronic means such as the card reader at the back of church or by the various online methods as, since last September, we no longer have a local Barclays branch.

The church aims to hold sufficient unrestricted funds (reserves) to meet our day to day expenses, to cover the cost of maintaining our buildings and furnishings and to contribute to the cost of improvements. The FGPC estimates that St Oswald's needs to set aside about £8,000 for maintenance and replacements each year. Fortunately, we were able to transfer £10,000 into the church and hall designated funds last year which stood at a total of £34,270 at the end of 2022.

The members of the PCC declare that they have approved the report, and the Accounts on the following pages, which form an integral part of this document.

Signed by the Revd Robert Riley-Braleay

on behalf of St. Oswald's Parochial Church Council

April 2023

Independent Examiner's Report to the PCC of the St Oswald's Church, Croxley Green

I report on the financial statements of the charity for the year ended 31 December 2022, which are set out on the following pages 9 to 18.

Respective responsibilities of trustee and examiner

The charity's trustee is responsible for the preparation of the financial statements. The charity's trustee considers 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 financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's report

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

Independent examiner's statement

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

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



David Beak FCA
Independent Examiner
South Felldyke
Lamplugh
Cumbria

5 April 2023

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
RECEIPTS & PAYMENTS ACCOUNT

	Note Ref	2022			2021	
		Unrestricted £	Designated £	Restricted £	Total £	Total £
RECEIPTS						
Incoming receipts from donors	2(a)	61,764	6,862	2,008	70,634	73,599
Other voluntary incoming receipts	2(b)	2,964	588	2,631	6,183	12,899
Incoming resources from operating activities						
to further the Council's objectives	2(c)	1,730	- 0	1,323	3,053	2,222
to generate funds	2(d)	33,813	- 0	- 0	33,813	25,742
Income from investments	2(e)	301	91	- 0	392	16
Other incoming resources	2(f)	155	- 0	- 0	155	755
TOTAL RECEIPTS		100,727	7,541	5,962	114,230	115,233
PAYMENTS						
Grants and donations	3(a)	- 0	7,249	2,114	9,363	8,301
Activities directly relating to the work of the church	3(b)	90,669	7,780	2,236	100,685	98,803
TOTAL PAYMENTS		90,669	15,029	4,350	110,048	107,104
EXCESS RECEIPTS OVER PAYMENTS		10,058	(7,488)	1,612	4,182	8,129
BALANCE BROUGHT FORWARD 1 JANUARY 2022		22,708	48,838	3,507	75,053	66,924
TRANSFERS		(10,000)	10,000	- 0	- 0	- 0
BALANCE CARRIED FORWARD 31 DECEMBER 2022		22,766	51,350	5,119	79,235	75,053

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2022

STATEMENT OF ASSETS AND LIABILITIES

	Note Ref	2022 £	2022 £	2021 £	2021 £
ASSETS					
Cash in Hand			522		794
Bank Current Accounts			39,991		33,532
Bank Deposit Account			9,391		11,777
Other Deposit Account			29,331		28,950
			<u>79,235</u>		<u>75,053</u>
FUNDS AND RESERVES					
General Fund			22,766		22,708
Designated Funds					
Church Reserves Fund	4(a)	19,053		10,289	
Hall Reserves Fund	4(b)	15,217		15,368	
Capital Projects Fund	4(c)	- 0		5,714	
Bequests & Donations Fund	4(d)	10,218		10,218	
10% Giving Fund	4(e)	6,862	51,350	7,249	48,838
Restricted Funds					
Charitable Donations Fund	5(a)	277		383	
Choir Fund	5(b)	1,488		1,488	
Flower Fund	5(c)	219		194	
Youth Club	5(d)	229		529	
Cropthorne	5(e)	- 0		26	
Youth Work	5(f)	833		507	
Warm Hub Grants	5(g)	750		- 0	
Diocesan Energy Payment Grant	5(h)	- 0		- 0	
St Albans DBF Fees	5(i)	1,323		380	
Watford & TRT Sustainability Grant	5(j)	- 0	5,119	- 0	3,507
TOTAL FUNDS AND RESERVES			<u>79,235</u>		<u>75,053</u>

**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR
ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS**

ACCOUNTING POLICIES

a) These accounts have been prepared on a Receipts and Payments basis in accordance with the Church Accounting Regulations 2006. The Receipts & Payments Account is a simple statement of account which summarises cash transactions in the period. They are checked by an Independent Examiner, a copy of whose full report is attached.

b) The PCC operates a General Fund which they use for daily transactions. This fund is 'Unrestricted'. The PCC may decide to put some of this unrestricted money aside for a 'Designated' Fund, for example the Church Reserve Fund, for administration purposes only. Designated funds are still unrestricted and can be 'redesignated' if the PCC decides. The PCC also receives money which has been given for a particular purpose. These funds are 'Restricted' and may not be used for any other purpose, for example Charitable Donations.

c) Under the Charities Act 2011 the PCC is required to include all of its charitable funds for accounting purposes. This would include some resources such as the Flower Fund and Church Youth Club, which should be accounted for as 'Restricted' income of the PCC. All income is required to be shown gross.

d) In addition to the funds shown in the accounts, the PCC has care and control over certain non-monetary assets, such as the Church Hall building, plus the furniture, fittings, and equipment of both Church and Hall. The bulk of such assets cannot however be disposed of by the PCC without Diocesan approval.

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

NOTES TO THE ACCOUNTS

2. INCOMING RESOURCES	Note Ref	2022				2021
		Unrestricted £	Designated £	Restricted £	Total £	Total £
2 (a) Incoming resources from donors						
Planned Giving		49,341	5,482	- 0	54,823	58,815
Collections & other giving		970	107	2,008	3,085	1,119
Income Tax Recovered		11,453	1,273	- 0	12,726	13,665
		<u>61,764</u>	<u>6,862</u>	<u>2,008</u>	<u>70,634</u>	<u>73,599</u>
2 (b) Other voluntary incoming resources						
Grants		- 0	- 0	2,388	2,388	- 0
Other donations		2,964	588	243	3,795	12,899
		<u>2964</u>	<u>588</u>	<u>2631</u>	<u>6183</u>	<u>12899</u>
2 (c) Income from operating activities in furtherance of PCC's objectives						
Wedding and funeral fees		718	- 0	1,323	2,041	2,152
Outreach		1,012	- 0	- 0	1,012	70
		<u>1,730</u>	<u>- 0</u>	<u>1,323</u>	<u>3,053</u>	<u>2,222</u>
2 (d) Income from operating activities to generate funds						
Hire/Use of Hall/Church	6(a)	27,612	- 0	- 0	27,612	22,328
Fund raising events	6(b)	3,080	- 0	- 0	3,080	2,750
Café O	6(c)	2,911	- 0	- 0	2,911	416
Remembrance Book		210	- 0	- 0	210	185
Magazine		- 0	- 0	- 0	- 0	63
		<u>33,813</u>	<u>- 0</u>	<u>- 0</u>	<u>33,813</u>	<u>25,742</u>
2 (e) Income from investment						
Interest received		301	91	- 0	392	16
2 (f) Other incoming resources						
Miscellaneous		155	- 0	- 0	155	755
TOTAL INCOMING RESOURCES		<u>100,727</u>	<u>7,541</u>	<u>5,962</u>	<u>114,230</u>	<u>115,233</u>

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

NOTES TO THE ACCOUNTS

3. RESOURCES EXPENDED	Note Ref	2022			Total £	2021 Total £
		Unrestricted £	Designated £	Restricted £		
3 (a) Grants and donations						
USPG		- 0	1,450	- 0	1,450	1,447
Ascend		- 0	1,450	- 0	1,450	1,447
CMS		- 0	725	- 0	725	724
CSW		- 0	725	- 0	725	724
Church Army Marylebone Project		- 0	725	- 0	725	724
Alternatives Newham		- 0	725	- 0	725	724
Watford Schools Trust		- 0	725	- 0	725	724
A Rocha		- 0	724	- 0	724	723
Philo Trust		- 0	- 0	- 0	- 0	25
One Small change event		- 0	- 0	- 0	- 0	456
Bishop's Harvest Appeal		- 0	- 0	555	555	583
Christmas tree appeal 2021		- 0	- 0	1,000	1,000	- 0
Christmas crib service 2022		- 0	- 0	126	126	- 0
Christian Aid concert		- 0	- 0	13	13	- 0
Christingle 2021		- 0	- 0	70	70	- 0
Christingle 2022		- 0	- 0	130	130	- 0
New Hope Trust		- 0	- 0	100	100	- 0
Trussell Trust		- 0	- 0	120	120	- 0
		- 0	7,249	2,114	9,363	8,301
3 (b) Activities directly relating to the work of the church						
Diocesan Parish Share (Quota)		67,711	- 0	- 0	67,711	67,505
Clergy expenses		955	- 0	- 0	955	1,111
Fees & Wages		343	- 0	380	723	987
Education, Books & Music		1,641	- 0	- 0	1,641	228
Outreach		492	- 0	- 0	492	1,398
Altar requisites		130	- 0	- 0	130	65
Magazine		0	- 0	- 0	- 0	8
Café O	6(c)	155	- 0	- 0	155	8
Remembrance book		181	- 0	- 0	181	36
Church and Hall running costs	6(a)	16,889	7,192	1,638	25,719	25,198
Communications		346	- 0	- 0	346	374
Administration		1,050	- 0	- 0	1,050	779
Stationery & Printing		121	- 0	- 0	121	178
Gifts		- 0	385	- 0	385	- 0
Sundry		655	203	218	1,076	928
		90,669	7,780	2,236	100,685	98,803
TOTAL RESOURCES EXPENDED		90,669	15,029	4,350	110,048	107,104

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2022
NOTES TO ACCOUNTS

DESIGNATED FUNDS		2022		2021	
		£	£	£	£
4(a) CHURCH RESERVES FUND					
Balance at 1 January			10,289		9,149
Receipts	Interest	50		- 0	
	Donations	- 0	50	3,007	3,007
Payments					
	External window redecorations		- 0		(8,367)
Transfers	Transfer from General Funds	3,000		6,500	
	Transfer from Capital Projects	5,714	8,714	- 0	6,500
Balance at 31 December			19,053		10,289
4(b) HALL RESERVES FUND					
Balance at 1 January			15,368		8,928
Receipts	Sale of wooden chairs	- 0		900	
	Interest	41	41	- 0	900
Payments	Escape door	1,872		- 0	
	stage/hall curtains	5,320		- 0	
	replacement windows	- 0	(7,192)	960	(960)
Transfer	Transfer from General Funds		7,000		6,500
Balance at 31 December			15,217		15,368
4(c) CAPITAL PROJECTS FUND					
Balance at 1 January			5,714		5,900
Payments	Signage in Baldwins Lane		- 0		(186)
Transfer	Transfer to church reserves		(5,714)		- 0
Balance at 31 December			-		5,714
4(d) BEQUESTS & DONATIONS FUND					
Balance at 1 January			10,218		10,202
Receipts	Donations		588		400
Payments	Altar stand	- 0		384	
	Coffee Machine	203		- 0	
	Gifts	385	(588)	- 0	(384)
Balance at 31 December			10,218		10,218
Represented by:					
	Bequests		6,867		6,867
	Donations		2,870		2,870
	Donation -Rickmansworth Bereavement		481		481
Balance at 31 December			10,218		10,218

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2022
NOTES TO ACCOUNTS

DESIGNATED FUNDS (CONTINUED)	2022		2021	
	£	£	£	£
4(e) 10% GIVING FUND				
Balance at 1 January		7,249		7,237
Receipts 10% of voluntary receipts		6,862		7,249
Payments USPG	1,450		1,447	
Ascend	1,450		1,447	
CMS	725		724	
CSW	725		724	
Church Army Marylebone Project	725		724	
Alternatives Newham	725		724	
Watford Schools Trust	725		724	
A Rocha	724	(7,249)	723	(7,237)
Balance at 31 December		<u>6,862</u>		<u>7,249</u>
Represented by:				
USPG		1,373		1,450
Ascend		1,373		1,450
CMS		686		725
CSW		686		725
Church Army Marylebone Project		686		725
Alternatives Newham		686		725
Watford Schools Trust		686		725
A Rocha		686		724
		<u>6,862</u>		<u>7,249</u>

OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS

RESTRICTED FUNDS		2022		2021	
		£	£	£	£
5(a) CHARITABLE DONATIONS FUND					
Balance at 1 January			383		313
Receipts					
	One Small change event	-		456	
	Bishop's Harvest Appeal	519		583	
	Christmas tree appeal 2021	1,000		-	
	Christmas crib service 2022	126		-	
	Christian Aid concert	13		-	
	Christingle 2021	-		70	
	Christingle 2022	130		-	
	Post funeral collection	100		-	
	Collection for Trussell Trust	120	2,008	-	1,109
Payments					
	One Small change event	-		456	
	Bishop's Harvest Appeal	555		583	
	Christingle 2021 (Children's Society)	70		-	
	Christingle 2022	130		-	
	Christmas tree appeal (Mercy Ships) 2021	1,000		-	
	Christian Aid	13		-	
	Christmas Crib Service	126		-	
	New Hope Trust	100		-	
	Trussell Trust	120	(2,114)	-	(1,039)
Balance at 31 December			277		383
	<u>Represented by:</u>				
	N Swaisland remembrance		313		313
	Christingle 2021		-		70
	Tax paid on Bishop's Harvest		(36)		-
			277		383
5(b) CHOIR FUND					
Balance at 1 January			1,488		1,488
Balance at 31 December			1,488		1,488
5(c) CHURCH FLOWER FUND					
Balance at 1 January			194		197
Receipts	Donations		243		27
Payments					
	Flowers	188		30	
	Sundry	30	(218)	-	(30)
Balance at 31 December			219		194
5(d) CHURCH YOUTH CLUBS					
Balance at 1 January			529		529
Transfer	Transfer of JYC to Youth work		(300)		-
Balance at 31 December			229		529

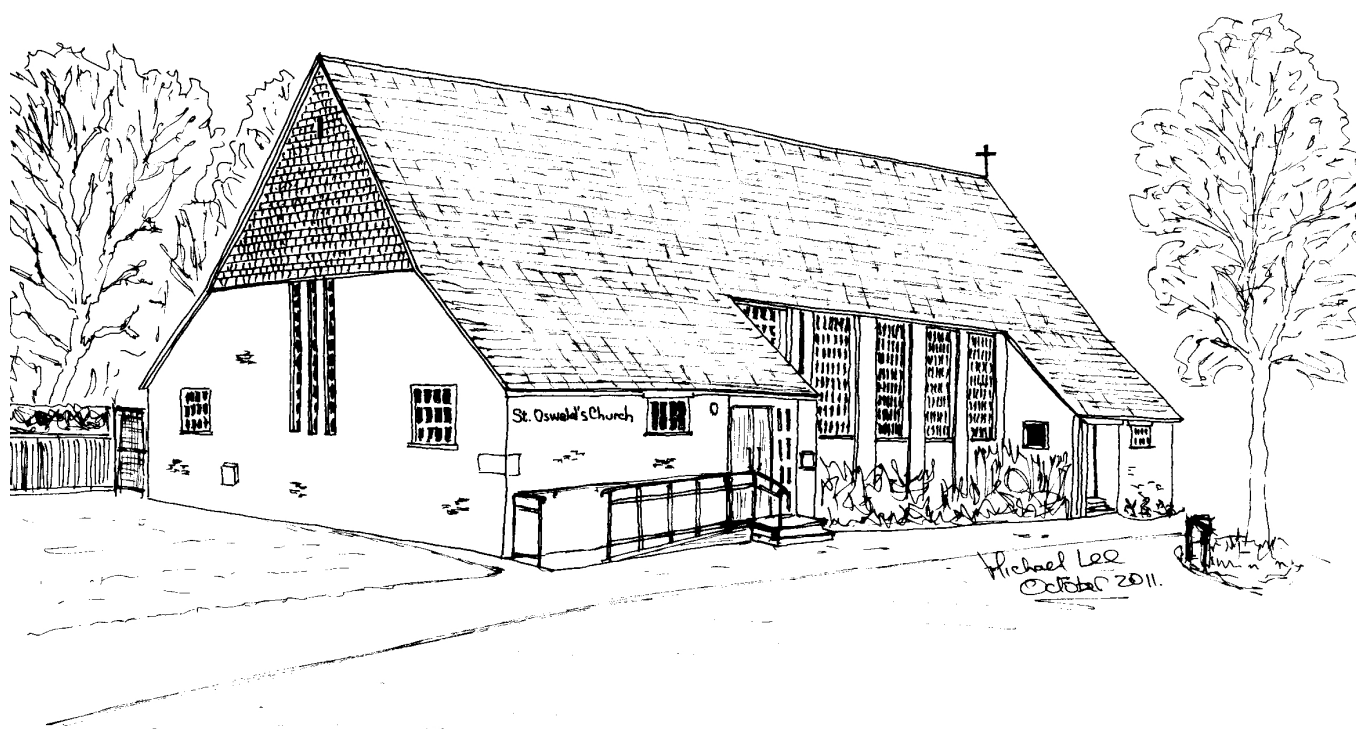
ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS

RESTRICTED FUNDS (CONTINUED)		2022		2021	
		£	£	£	£
5(e) CROPTHORNE FUND					
	Balance at 1 January		26		26
	Transfer	Transfer to Youth Work	(26)		-
	Balance at 31 December		<u>-</u>		<u>26</u>
5(f) YOUTH WORK					
	Balance at 1 January		507		507
	Transfers	Transfer from Crophorne Fund	26		-
		Transfer from Junior Youth Club	300		326
	Balance at 31 December		<u>833</u>		<u>507</u>
5(g) WARM HUB GRANTS					
	Balance at 1 January		-		-
	Receipts	Grant from Croxley Green Parish Council	500		-
		Grant from St Albans Diocese	250		750
	Balance at 31 December		<u>750</u>		<u>-</u>
5(h) ST ALBANS DIOCESAN ENERGY PAYMENTS GRANT					
	Balance at 1 January		-		-
	Receipts	Grant from St Albans Diocese	1,279		-
	Payments	Offset against Heating costs	(1,279)		-
	Balance at 31 December		<u>-</u>		<u>-</u>
5(i) ST ALBANS DBF FEES					
	Balance at 1 January		380		169
	Receipts		1,323		1,098
	Payments		(380)		(887)
	Balance at 31 December		<u>1,323</u>		<u>380</u>
5(j) WATFORD & TRT SUSTAINABILITY GRANT					
	Balance at 1 January		-		-
	Receipts		359		-
	Payments		(359)		-
	Balance at 31 December		<u>-</u>		<u>-</u>

**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER
2022**

		2022		2021	
		£	£	£	£
ADDITIONAL ANALYSIS					
6(a) HALL AND CHURCH					
HALL					
Receipts	Hall rental - Non Church Users	1,964		409	
	Hall rental - Church Users	<u>24,778</u>	26,742	<u>21,919</u>	22,328
Payments	Hall Heating & Lighting	3,137		1,719	
	Hall Insurance	1,275		1,217	
	Hall Cleaning	5,454		5,659	
	Hall Rates	1,872		1,323	
	Hall Minor repairs	<u>1,342</u>		<u>2,472</u>	
		13,080		12,390	
	Hall Major repairs	<u>7,192</u>	(20,272)	<u>960</u>	(13,350)
	Excess Receipts over payments		<u>6,470</u>		<u>8,978</u>
CHURCH					
Receipts	Church rental		870		-
Payments	Church Heating & Lighting	2,386		969	
	Church Insurance	886		845	
	Church Cleaning	1,414		807	
	Church Minor Repairs	<u>761</u>		<u>290</u>	
		5,447		2,911	
	Church Major Repairs	-	(5,447)	<u>8,937</u>	(11,848)
	Excess Payment over Receipts		<u>(4,577)</u>		<u>(11,848)</u>
Grants received and utilised					
	St Albans Diocesan Energy Payments Suppo	1,279		-	
	Watford & TRT Sustainability Grant	<u>359</u>	1,638	-	-
	Combined Excess Receipts over Payments		<u>3,531</u>		<u>(2,870)</u>
6(b) FUNDRAISING EVENTS					
	Jumble Sales		929		1,565
	Wooden Chair Sales		-		900
	Pew Sales		613		-
	Quiz night		750		-
	JB 90th		250		-
	Beetle Drive		287		271
	Tea income		150		-
	Sundry		52		-
	Amazon		49		14
	TOTAL FUNDRAISING EVENTS		<u>3,080</u>		<u>2,750</u>
6(c) CAFÉ O					
Receipts	Café O	2,556		416	
	Revels	<u>355</u>	2,911	-	416
Payments	Revels	75		-	
	Purchases	65		8	
	Card Charges	<u>15</u>	(155)	-	(8)
	Excess Receipts over Payments		<u>2,756</u>		<u>408</u>

Accounts



St. Oswald's Church, 17 Malvern Way, Croxley Green, Herts. WD3 3QL
Annual Report and Financial Statements of the Parochial Church Council
for the year ended 31 December 2021

Charity number: 1182850

Vicar: Rev'd Robert Riley-Braley
The Vicarage, 159 Baldwins Lane
Croxley Green, Herts.

Bank: Barclays Bank
Church Street
Rickmansworth, Herts.

Independent Examiner: Mr David Beak FCA
South Felldyke, Lamplugh, Cumbria

Aim and Purpose

St. Oswald's Parochial Church Council is responsible for co-operating with the Vicar in promoting Christ's commission to preach, teach and live the gospel, involving pastoral, evangelistic, social and ecumenical duties within the parish and mission projects world-wide. It also has maintenance responsibilities for St. Oswald's Church buildings and grounds.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission. The PCC has taken account of the Charity Commission guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We seek to enable people to live out their Christian faith by being a joyful, prayerful and caring church, alive to the Holy Spirit, welcoming and accessible to all, building relationships with God and the community we serve.

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on 18th April 2021 and the churchwardens and representatives listed below were elected at that meeting.

Vicar: The Rev'd Robert Riley-Braley

Churchwardens: Mr Steve Carpenter and Mr Maurice Lisle

Deanery Synod Representatives: Mr Guy Parks, Mr Tony Barton, Mr Richard Doughty

Elected Members

Mrs Debbie Clifford, Mr Jonathan Cox, Mr Richard Griffiths, Mrs Cherith Kingsley-Smith, Mr Thomas Lisle, Mrs Lynda Marshall, Mrs Helen McAlpine, Ms Karen Pryse, Mrs Anne Thomas, Mr Brian Thomson

Committees:

The PCC operates through several committees, which meet between PCC meetings:

Standing Committee: this is the only committee required by law. It has powers to act for the PCC between meetings unless directed otherwise by the PCC.

Finance & General Purposes Committee: handles financial matters, including annual accounts; deals also with practical matters relating to the upkeep and improvement of the Church, Hall, and Grounds,

Pastoral Committee: deals with a range of pastoral matters, including ecumenical links, youth work and education and allocation of donations to charities.

During the calendar year 2021, because of the exceptional circumstances of the coronavirus pandemic, the full PCC met twice in person and four times using video conferencing. The Finance & General Purposes Committee met on two occasions and the Pastoral Committee met three times.

Church membership and attendance

In October 2021 (2020 in brackets) there were 108 (108) names on the Electoral Roll. For much of 2021 St Oswald's services took place online - see below. Consequently it is not possible to provide attendance figures that are comparable with previous years.

Review of the year

Over this year we have, like churches up and down the land and, indeed across the world faced many challenges as a result of the continuing Covid-19 pandemic. However, life has now begun to return to something more like normal and we thank God for the efforts of those behind the amazing vaccine rollout which has enabled many of our regular activities to resume.

The PCC met by Zoom in February, March, May and July, in the Hall socially distanced in September and finally back in Church in November. FGPC and Pastoral Committee also continued to meet. Meetings addressed various aspects of the life and worship of the Church in current circumstances, more specifically including worship arrangements, data protection, safeguarding, Eco Church, after-service refreshments, Mission Action Plan, children and young people and Deanery and Churches Together matters, as well as the important matters covered in the Treasurer and Churchwardens' reports.

In October, seven members of St Oswald's including the Vicar, both Churchwardens and four past or present members of the PCC attended a residential conference sponsored by the Diocese on Leading your Church into Growth. There was much inspiring and challenging input over the weekend which was subsequently presented at a "Parish Vision Morning" in November. Out of these events four priority areas for the future were identified, namely;

- Becoming more welcoming & invitational
- Making our worship inclusive
- Enhancing our youth & children's work
- Capitalising on our environmental work

It is hoped that ongoing discussion of these areas will feed into the renewal of our Mission Action Plan in 2022.

Although the law permitted in-person worship to continue, in light of the deteriorating situation at the beginning of the year, it seemed prudent to suspend church services again. This continued until Easter when Communion services resumed at 10am on Sundays and 11am on Wednesdays, following the necessary precautions. In the absence of singing, services were enhanced by music provided on the organ. Later in the year the 8am Communion service was reinstated. Family Services on the first Sunday of the month also resumed, initially as an alternative to the Communion Service in Church, then taking their regular time slot at 10am. A lot of work goes into the preparation and presentation of Family Services by an enthusiastic and committed team. Both the Family Service and the 10am Communion took place outdoors when weather permitted and the August Family Service involved litter picking at Newlands Spring.

In September, congregational singing, led by the choir was reintroduced to general approbation. A gradual relaxing of restrictions ensued and at Christmas we coped with extra numbers by "doubling" services expected to be popular, with two consecutive Carol Services, a children's Crib Service followed by a "kick-Start Christmas Celebration" and a Family Service in the Hall running concurrently with the Christmas Morning Communion in Church. Numbers attending worship are not yet up to pre-pandemic level. However, the positive and uncomplaining response of the congregation to arrangements made necessary by the pandemic has been much appreciated as have been the various contributions that continue to be made by members to enable and enrich our worship.

As in the previous year, recorded services on YouTube were provided on Sundays and in the course of Holy Week but this was discontinued in the summer as numbers attending church had by then increased. Those not yet ready to return to worship in church were directed to worship provided online by the Church of England and St Albans Cathedral.

Sunday morning Zoom meetings continued to fulfil a valuable function in providing fellowship, news sharing and support when services were suspended. Once worship resumed and people were able to meet physically in church, these became less necessary and support dwindled. However, a single meeting each week has continued. Meeting by Zoom also facilitated two groups during Lent. These groups used material from USPG on the environmental crisis and stirred up much thought, discussion and, hopefully action on this

vitaly important issue. Communication with the congregation continued via a weekly emailing, fulfilling function performed by the pewsheet pre-pandemic.

Six funerals were conducted on behalf of St Oswald's during the year, at cemetery or crematorium, and the annual All Souls' Memorial service was able to take place in Church again in November. It was a delight to be able to host two small but special weddings towards the end of the year and although no baptisms took place, enquiries have been made for conducting such events in 2022.

The social life of our Church took off again with a splendid tea party in the garden in September. As in the previous year 2021 was to have been a year of fundraising for St Oswald's as the Parish Project. The ongoing pandemic prohibited much activity in this respect, but a very successful Jumble Sale was held in October and the annual Beetle Drive, enjoyed by young and old, made its return the following month with the best attendance ever.

Café O resumed in November with slightly shorter opening hours than before. Because of the pandemic, we have missed making contact with almost two years' worth of new Malvern Way parents. Attendance has therefore been rather sparse to begin with but appears to be picking up. This is a vital aspect of our service to the local community and thanks are due to all the team behind it.

The Men's Breakfast meeting took place monthly online in the earlier part of the year, then in hybrid online/in-person form in the autumn and now in-person only. Our ably-led Diocesan MU Group resumed meeting on Thursday afternoons from September and is much valued by the ladies who attend, including at least one new member.

The Companions, now somewhat dispersed, have continued to meet online on Sunday mornings and although a Crophorne retreat in March was not possible, the 100th such retreat was able to go ahead in September, culminating in a memorable and moving Communion Service in the walled garden on the Monday. It is recognised that the nature of these retreats will need to adapt in future but the presence of young families at the Monday celebration suggests a possible way forward. Although generally this annual review avoids singling out individuals by name, Michael Hart should be congratulated and thanked for the enormous contribution he has made to the young people of our Church through the Companions over the years.

After much deliberation and forethought, Holiday Club took place this year but followed a different pattern to before. Numbers of children were limited and instead of running a whole week of activities we ran the same programme for a mostly different group of children on four mornings across the summer school break in the Church garden. Thanks are due to all who worked hard in preparation and in helping during the events, not without a certain trepidation on account of rising Covid infection rates – not to mention the team of stalwart gentlemen who put up and dismantled the big gazebo each time!

The Sunday School restarted in November in preparation for rehearsing the Crib service. Although numbers are currently few, the children enjoy their time together and our faithful Sunday School leaders are owed our appreciation. Teen Church as such did not resume but is to reform in the New Year as a group looking towards Confirmation.

Environmental issues continue to be a concern in church life and much good work continues to be done by our Eco Church Group, including efforts to make the church grounds more accommodating to wildlife such as a splendid bug hotel. Church members were instrumental in organising a very successful "One Small Change" event in Croxley Danes

School in November, following up the COP 26 event in Glasgow. Back in February the PCC signed up to The Climate Coalition petition and church members were encouraged to do likewise.

This has been an extraordinary year in which much regular church activity has been suspended due to restrictions imposed during the coronavirus pandemic, starting with the lockdown on 23rd March. However, the life of St Oswald's Church has been maintained in the continued faithful discipleship and service of church members, in online worship and fellowship, in the encouragement and practical help given by members to one another and to neighbours, in continuing support for agencies furthering different aspects of the Church's mission and, when circumstances have allowed, the limited resumption of some in-person activities.

It remains to say that the Church is its people and the continuing life of St Oswald's depends, under God, so much on the efforts and commitment of volunteers, often doing unsung tasks behind the scenes. It would therefore not be fitting to conclude this review of the year without expressing sincere and hearty thanks to them and especially to all our Church Officers, the Churchwardens, Treasurer, PCC secretary and members of the PCC.

Girlguiding

There are four girlguiding groups from St Oswald's which meet in the church hall: the 3rd Croxley Rainbows, the 1st and 4th Brownies, the 4th Guides and Rangers. They are all back meeting in person indoors again after a time spent on zoom then only meeting outdoors. There were many successful meetings held out on the grass at St Oswald's, the Guides made camp fires in colanders to toast marshmallows, the Brownies made kites and a mini golf course, the Rainbows had lots of games and crafts outdoors, the Rangers also did crafts in our meetings. Since being back together again we all realise that whilst zoom has its place and is a useful tool, it does not have the same sense of spark that you get at a real life girlguiding meeting so we are all pleased to be back!

Church giving to charities

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to the following charities: - United Society Partners in the Gospel, Church Mission Society, A Rocha, ASCEND, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust. These charities are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. At our Harvest Festival, items were once again collected for needy families at the Alternatives Project in East London. These were subsequently delivered and much appreciated. We also raised money for the Bishop's Harvest Appeal, 'Water is Life', providing clean water in the Democratic Republic of Congo (DRC), for Christian Aid, for the Children's Society through our Christingle Service and for the Mercy Ships Africa Covid Vaccines Appeal which was the beneficiary of our Christmas Tree Pledge Scheme. At Easter, chocolate eggs were collected and delivered to the Church Army Marylebone Project for homeless women.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Over the past year the Safeguarding team had considerable success updating the records, including DBS clearance, of our volunteers who work with children, young people and vulnerable members. The team has also continued to meet regularly and are using the Diocesan toolkit as well as attempting to keep our dashboard entries up-to-date, in compliance with C of E and Diocesan requirements.

The Safeguarding team has attended webinars and training sessions offered to Parishes through the Diocese at various times in order to be able to continue to lead and help others. The training programme has changed. It is no longer necessary to attempt to find a day to suit everyone to come together for a face-to-face training or refresher session because most of it is now available online. This does mean it can be undertaken at a personally convenient time. However, it has created a new challenge for the team to make sure that the required training is actually completed. Compared to the time spent with our young people these trainings take up very little time.

Financial report

The year started with yet another lockdown which meant once more a fall in one of our prime sources of income, rents for using the hall. However, as restrictions eased this area has successfully brought in considerable income in the latter part of 2021. There has been an amazing response to all the prayers in relation to our financial position with very generous donations either for general use or for the external decorating of the church, as well as the continuous receipt of planned giving.

The two events to raise finance for St Oswald's also helped to secure a surplus in 2021 which will enable us as a church to grow and to meet some necessary expenditure in both church and hall.

We have managed to pay our Diocesan quota in full and have continued to set aside 10% of congregational giving to support the charities listed above during these difficult times.

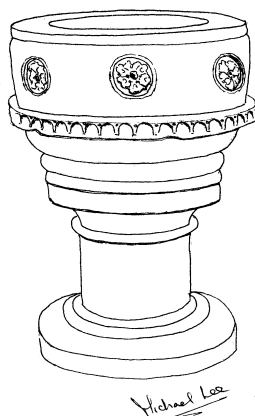
This generosity has meant that we have had enough of a surplus to cover the balance of the external decoration cost.

A huge thank you is due to the congregation for your prayers and financial support.

The members of the PCC declare that they have approved the report, and the Accounts on the following pages, which form an integral part of this document.

Signed by the Revd Robert Riley-Braleay
on behalf of St. Oswald's Parochial Church Council

date



Independent Examiner's Report to the PCC of the St Oswald's Church, Croxley Green

I report on the financial statements of the charity for the year ended 31 December 2021, which are set out on the following pages 8 to 13.

Respective responsibilities of trustee and examiner

The charity's trustee is responsible for the preparation of the financial statements. The charity's trustee considers 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 financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's report

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

Independent examiner's statement

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

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



David Beak FCA
Independent Examiner
South Felldyke
Lamplugh
Cumbria

28 March 2022

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

RECEIPTS & PAYMENTS ACCOUNT

CHURCH					
		2021		2020	
RECEIPTS		£	£	£	£
Voluntary Receipts					
	Planned Giving	58,815		56,461	
	Collections & other giving	10		872	
	Income Tax Recovered	13,665	72,490	15,039	72,372
Other voluntary Income					
	Donations		9,465		14,228
Receipts from activities for generating funds					
	Magazine income		63		245
Receipts from Church Activities					
	Fees	2,152		1,814	
	Café O	409		600	
	Remembrance book	185		- 0	
	Outreach	70		- 0	
	Miscellaneous	755		224	
	Fund raising in lieu of project	1,850	5,421	453	3,091
Receipts from Investments					
	Bank & CBF Deposit account interest		16		106
TOTAL RECEIPTS			87,455		90,042
PAYMENTS					
Church Activities					
	Diocesan Parish Share (Quota)	67,505		67,470	
	Missionary & charitable giving	7,262		7,348	
	Clergy expenses	1,111		1,476	
	Fees & Wages	987		1,191	
	Heating, Lighting, Insurance	1,814		3,048	
	Education, Books & Music	228		892	
	Outreach	1,398		834	
	Altar requisites	65		49	
	Laundry & cleaning	807		835	
	Magazine	8		45	
	Minor repairs	290		578	
	Sundry (inc bank charges)	898		511	
	Remembrance book	36		29	
	Communications	374	82,783	337	84,643
	Administration		779		850
	Stationery & Printing		178		130
TOTAL PAYMENTS			(83,740)		(85,623)
(SHORTFALL)/EXCESS OF RECEIPTS OVER PAYMENTS			3,715		4,419
CHURCH HALL					
Receipts					
	Church lettings	409		1,223	
	Non Church lettings	21,919	22,328	9,626	10,849
Payments					
	Wages & Cleaning materials	5,659		5,426	
	Heating, lighting, insurance & phor	2,936		3,422	
	Repairs & maintenance	2,472		1,058	
	Rates	1,323	(12,390)	1,334	(11,240)
EXCESS OF RECEIPTS OVER PAYMENTS			9,938		(391)
NET SURPLUS FOR THE YEAR			13,653		4,028

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

OTHER FUNDS					
CHARITABLE DONATIONS FUND (RESTRICTED)					
		2021		2020	
		£	£	£	£
Balance at 1 January			313		3,376
Receipts					
	2019 Project - Playgrounds for Palestine	-		260	
	One Small change event	456		-	
	Bishop's Harvest Appeal	583		-	
	Christmas tree appeal - last year	-		700	
	Christingle 2021	70		-	
			1,109		960
			1,422		4,336
Payments					
	2019 Project - Playgrounds for Palestine			3,323	
	One Small change event	456		-	
	Bishop's Harvest Appeal	583		-	
	Christmas tree appeal - last year	-		700	
			(1,039)		(4,023)
			383		313
Balance at 31 December					
	<u>Represented by:</u>				
	N Swaisland remembrance		313		313
	Christingle 2021		70		-
			383		313
FUNDS FOR YOUTH WORK (RESTRICTED)					
Balance at 1 January			507		507
Balance at 31 December			507		507

OTHER FUNDS

Accounts maintained separately for the following :-					
<u>CHURCH FLOWER FUND (RESTRICTED)</u>					
Balance at 1 January			194		197
Receipts	Donations	-		27	
			-		27
Payments	Flowers	-		30	
			-		(30)
Balance at 31 December			194		194
<u>CHURCH YOUTH CLUBS (RESTRICTED)</u>					
Balance at 1 January			529		519
Receipts	Subscriptions	-		43	
	Donations	-		10	
	Activities and tuck	-	-	7	60
Payments	Activities		-		(50)
Balance at 31 December			529		529
<u>CAFÉ-O (UNRESTRICTED)</u>					
Cash balance at 1 January			72		73
Receipts			416		621
Payments	Purchases	8		22	
	Donation to St Oswalds	409		600	
			(417)		(622)
EXCESS OF (PAYMENTS)/RECEIPTS OVER PAYMENTS			(1)		(1)
Cash balance at 31 December			71		72

ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021						
RESERVES						
<u>CHURCH RESERVES FUND</u>						
		2021		2020		
		£	£	£	£	
Balance at 1 January			9,149		9,247	
Receipts	Transfer from General Funds	6,500		-		
	Interest	-		10		
	Donations	3,007	9,507	-	10	
Payments	Kitchen hot water boiler	-		(108)		
	External window redecorations	(8,367)	(8,367)	-	(108)	
Balance at 31 December			10,289		9,149	
<u>HALL RESERVES FUND</u>						
Balance at 1 January			8,928		9,854	
Receipts	Transfer from General Funds	6,500		4,000		
	Sale of wooden chairs	900		-		
	Interest	-	7,400	10	4,010	
Payments	new central heating boiler		-		(4,936)	
	window repairs		(960)		-	
Balance at 31 December			15,368		8,928	
<u>CAPITAL PROJECTS FUND</u>						
Balance at 1 January			5,900		5,890	
Receipts	Interest		-		10	
Payments	Signage in Baldwins Lane		(186)		-	
Balance at 31 December			5,714		5,900	
<u>BEQUESTS & DONATIONS FUND (DESIGNATED)</u>						
Balance at 1 January			10,202		10,202	
Receipts	Donation	400		-		
			400		-	
Payments	Altar book stand	(384)		-		
			(384)		-	
Balance at 31 December			10,218		10,202	
	Represented by:					
	Bequests		6,867		6,867	
	Donations		2,870		2,854	
	Donation -Rickmansworth Bereavement		481		481	
			10,218		10,202	
<u>CHOIR FUND (RESTRICTED)</u>						
Balance at 1 January			1,488		1,488	
Balance at 31 December			1,488		1,488	
<u>CROPTHORNE FUND (RESTRICTED)</u>						
Balance at 1 January			26		26	
Balance at 31 December			26		26	

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2021

STATEMENT OF FUNDS

CASH & BANK		2021	2020
Cash in hand		£	£
Flower Fund		194	194
Youth Club		529	529
Café-O		71	72
Bank Accounts			
Current account		1,000	1,000
Hall Community account		32,532	23,306
Business Premium account		11,777	12,885
Central Board of Finance		28,950	28,935
TOTAL CASH & BANK		75,053	66,921
FUNDS AND RESERVES			
General Fund			
Balance 1 January		29,685	29,658
Church Account		3,715	4,419
Hall Account		9,938	(391)
Café-O		(1)	(1)
Transfers to reserves		(13,000)	(4,000)
Balance 31 December		30,337	29,685
Restricted Funds			
Charitable Donations Fund		383	313
Choir Fund		1,488	1,488
Flower Fund		194	194
Youth Club		529	529
Crothorne		26	26
Youth work		507	507
Designated Funds			
Church Reserves Fund		10,289	9,149
Hall Reserves Fund		15,368	8,928
Capital Projects Fund		5,714	5,900
Bequests & Donations Fund		10,218	10,202
TOTAL FUNDS AND RESERVES		75,053	66,921

NOTES

a) These accounts have been prepared on a Receipts and Payments basis in accordance with the Church Accounting Regulations. The Receipts & Payments Account is a simple statement of account which summarises cash transactions in the period. They are checked by an Independent Examiner, a copy of whose full report is attached.

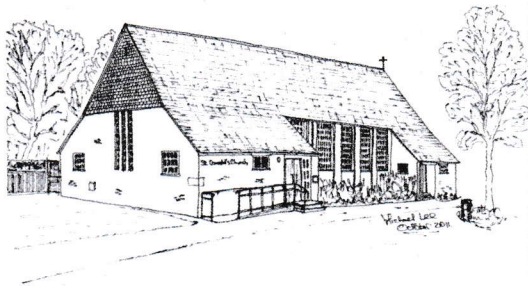
b) All PCCs operate a General Fund which they use for daily transactions. This fund is 'Unrestricted'. The PCC may decide to put some of this unrestricted money aside for a 'Designated' Fund, for example the Church Reserve Fund, for administration purposes only. Designated funds are still unrestricted which can be 'redesignated' if the PCC decides.

PCCs also receive money which has been given for a particular purpose. These funds are 'Restricted' and may not be used for any other purpose, for example Charitable Donations.

c) Under the Charities Act 2011 the PCC is required to include all of its charitable funds for accounting purposes. This would include some resources such as the Flower Fund and Church Youth Club, which should be accounted for as 'Restricted' income of the PCC. All income is required to be shown gross.

d) In addition to the funds shown in the accounts, the PCC has care and control over certain non-monetary assets, such as the Church Hall building, plus the furniture, fittings, and equipment of both Church and Hall. The bulk of such assets cannot however be disposed of by the PCC without Diocesan approval.

Accounts



St. Oswald's Church,
17 Malvern Way, Croxley Green, Herts. WD3 3QL

**Annual Report and Financial Statements of the
Parochial Church Council**
for the year ended 31 December 2020

Charity number: 1182850

Vicar: Rev'd Robert Riley-Braley
The Vicarage, 159 Baldwins Lane
Croxley Green, Herts.

Bank: Barclays Bank
Church Street
Rickmansworth, Herts.

Independent Examiner: Mr David Beak FCA
South Felldyke, Lamplugh, Cumbria

Aim and Purpose

St. Oswald's Parochial Church Council is responsible for co-operating with the Vicar in promoting Christ's commission to preach, teach and live the gospel, involving pastoral, evangelistic, social and ecumenical duties within the parish and mission projects world-wide. It also has maintenance responsibilities for St. Oswald's Church buildings and grounds.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission. The PCC has taken account of the Charity Commission guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We seek to enable people to live out their Christian faith by being a joyful, prayerful and caring church, alive to the Holy Spirit, welcoming and accessible to all, building relationships with God and the community we serve.

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). Because of the exceptional circumstances of the coronavirus pandemic the Annual Parochial Church Meeting was delayed from its normal time of April until 15 October 2020. Consequently, the PCC members elected in 2019 who are listed below served for most of 2020:

Vicar: The Rev'd Robert Riley-Braley

Churchwardens: Mr Steve Carpenter and Mr Maurice Lisley

Deanery Synod Representatives: Mr Rupert Barnes, Mr Tony Barton, Mrs Jane Brading
(Vice Chair)

Elected Members

Mrs Jenny Bartlett, Mrs Debbie Clifford, Mrs Elen Cook, Mrs Val Edwards, Mrs Cherith Kingsley-Smith, Mrs Lynda Marshall, Mr Guy Parks, Ms Karen Pryse, Mrs Anne Thomas, Mr Brian Thomson.

From 15 October 2020, Mr Rupert Barnes and Mrs Jane Brading stepped down from the Deanery Synod and Mr Guy Parks and Mr Richard Doughty were elected to take their places. Also from 15 October, Mrs Elen Cook and Mrs Val Edwards stepped down from the PCC and Mr Richard Griffiths, Mr Jonathan Cox, Mr Thomas Lisley and Mrs Helen McAlpine were elected.

Committees:

The PCC operates through several committees, which meet between PCC meetings:

Standing Committee: this is the only committee required by law. It has powers to act for the PCC between meetings unless directed otherwise by the PCC.

Finance & General Purposes Committee: handles financial matters, including annual accounts; deals also with practical matters relating to the upkeep and improvement of the Church, Hall, and Grounds,

Pastoral Committee: deals with a range of pastoral matters, including ecumenical links, youth work and education and allocation of donations to charities.

During the calendar year 2020, because of the exceptional circumstances of the coronavirus pandemic, the full PCC met twice in person and four times using video conferencing. The Finance & General Purposes Committee met on four occasions and the Pastoral Committee did not meet.

Church membership and attendance:

In October 2020 (2019 in brackets) there were 108 (107) names on the Electoral Roll. For much of 2020 St Oswald's services took place online - see below. Consequently it is not possible to provide attendance figures that are comparable with previous years.

Review of the year

This has been an extraordinary year in which much regular church activity has been suspended due to restrictions imposed during the coronavirus pandemic, starting with the lockdown on 23rd March. However, the life of St Oswald's Church has been maintained in the continued faithful discipleship and service of church members, in online worship and fellowship, in the encouragement and practical help given by members to one another and to neighbours, in continuing support for agencies furthering different aspects of the Church's mission and, when circumstances have allowed, the limited resumption of some of in-person activities.

The PCC met in church in January and March. Much of the latter meeting was taken up with formulating a response to the pandemic, with many of the proposed arrangements being rendered superfluous by the subsequent lockdown. The APCM which should have taken place in April was postponed in line with the dispensation issued to parishes by the Bishop of St Albans and eventually held online in October. Further meetings of the PCC were held online in May, July, September and November using Zoom video-conferencing software. This was not an ideal arrangement as some PCC members were excluded for technical reasons and for those who did participate interaction was rather inhibited. However, meeting

in this way enabled the PCC to monitor essential business. Meetings were particularly concerned with worship arrangements during and after lockdown, the reopening of the Hall and Church buildings, finance and the budget and relations with Sanctuary Housing and the use of the Church car park. An Eco-Church survey was conducted on behalf of the PCC and we have qualified for the bronze award from A Rocha. The FGPC has also continued to meet and to ensure the continuing care and improvement of our buildings, as detailed in the separate report from our hard-working Churchwardens.

In the absence of public worship, a YouTube channel for St Oswald's was set up and the first prerecorded service was downloaded for Sunday 29th March. Since then, online services have been provided for every Sunday and, in addition, services for Holy Week, a monthly Family Service, services for Remembrance Sunday and All Souls' Tide and a Carol Service and Crib Service at Christmas. The number of "views" for the weekly service range from above 50 to around 100. For Remembrance Sunday and the Carol and Crib Services these were well over 200. Of course, these figures do not indicate the duration of each "view", but they do indicate an interest and a need being met. Our online services have benefited from contributions from many church members, young and old, and when it was possible hymn recordings made by our own choir.

After the first lockdown, the church building was reopened for private prayer on Tuesday mornings and Friday afternoons from 23rd June onwards. Services of Holy Communion in church resumed appropriately on St Oswald's Day, 5th August, and continued thereafter on Sundays at 9am and Wednesdays at 11am with numbers averaging around 16 on Sundays and 11 on Wednesdays. The timing of the Sunday service was subsequently changed to 10am but, apart from during the November lockdown, this pattern was maintained for the rest of the year. Although government regulations did not permit congregational singing, these services were enhanced by music played on the organ. At Harvest Festival on the first Sunday in October, we were able to welcome back children and families into the Church Hall for a Family Service, in addition to the Communion service in church. A Family Service continued to take place on each of the following first Sundays and on Christmas Day, running concurrently with the service in Church. Risk Assessments were carefully prepared and implemented for the reopening of the Church and the resumption of public worship and the precautions taken ensured that, as far as we are aware, there was no onward transmission of the coronavirus as a result.

At the beginning of the first lockdown, a letter from the Vicar responding to the pandemic emergency accompanied by a booklet of "Prayers for a Pandemic" with material from the Church of England was sent to all church members either by email or by hand delivery. Subsequently, communication took place by a weekly emailing, taking the place of the usual pewsheets. Email addresses of members and others connected to St Oswald's but not on the Church database were rapidly sought to enable almost complete coverage of interested parties. A very small number receive copies of the emailing by hand and, beginning in December, a printed copy of the Sunday service provided by the Diocese. In June, a letter of encouragement enclosing the gift of a fridge magnet (!) was delivered to families with whom we have had contact through the Family Service or Baptisms. "Superbook" DVDs were distributed to Sunday School children. The now bimonthly magazine went online from April onwards and this has also been a valuable way of communication. Again, a small number of printed copies have been distributed. Church noticeboards have been well used for displaying regularly updated posters (including some produced by a church member) hopefully communicating to a wider community that God and his Church are still "in business". The attractive Malvern Way noticeboard erected in 2019 has in particular proved

its worth in this respect. Our church website and Facebook page have also been valuable means of communication.

A significant contribution to maintaining a sense of cohesion and fellowship within the congregation has been the Sunday morning virtual coffee and chat sessions on Zoom. There have usually been four of these sessions hosted each week. The Companions have also been able to meet via Zoom and a number of them were able to participate in a September weekend retreat at Holland House, Crophorne.

A much appreciated "Moving On" Service was held in January to mark the closing of our Mothers Union Branch. The MU continues to function in the church as a Diocesan MU Group. During the pandemic it has not been possible to continue meeting but members have kept in touch with one another by telephone. A telephone tree is in operation and the Group Co-ordinator sends out a regular emailing with news and encouragement. The Saturday morning Men's Breakfast transferred successfully to online meetings with a good number participating and a range of interesting speakers.

The Prayer Fellowship continues to function and provides a valuable confidential service interceding for many individuals within and without the congregation. At the beginning of the year a six session START course was run. Participants appreciated the opportunity to discuss Christian basics – and enjoyed the cake kindly provided. It would be good to promote courses like this in future and to encourage interested non-worshippers to attend. This is a responsibility for the whole church and not just a select few. A series of Lent talks on Surprising Saints, supported by an excellent display in church, had to be curtailed after two sessions as a result of the pandemic but some of the prepared material was used later in online services. 2020 was to have been a year of fundraising for St Oswald's as the Parish Project. In the event no fundraising events could be held apart from a raffle at the 58th Anniversary Bring and Share Lunch in January.

The Girlguiding groups have risen to the challenges of the pandemic, keeping in touch through emails, activity packs and eventually over Zoom, doing cooking, craft, badges and games from their own homes. In the autumn the Friday Rainbows and Brownies were able to meet for a few meetings before the second lockdown but since November all meetings have had to be on Zoom.

Eight funerals were conducted on behalf of St Oswald's during the year, seven at local crematoria, one in church and cemetery. There were no baptisms or weddings, but the wider Church's wedding ministry was supported by the Vicar's responsibility as a Bishop's Surrogate for Marriage Licences, for which there was a significant demand as a result of many churches being closed for the calling of banns.

In spite of the deprivations experienced during the year, we may thank God for blessings received, many of which have been indicated above. We have been shaken out of our complacency, acquired new skills and found new ways of "being church". As the pandemic hopefully recedes, we look forward to the gradual resumption of much missed aspects of our church life, including in addition to those already referred to in this report, Café O, Sunday School, JYC, Teen Church, TOTO Lunch, First Friday and The Network.

However, there will need to be a major reassessment of overall plans and priorities in the light of the pandemic. This should be conducted alongside the reviewing and revision by the PCC of our Mission Action Plan originally adopted in November 2017:

1. Install a contacts database and engage more with social media
2. Improve and expand both traditional and new methods of marketing
3. Plan a coherent strategy for our work with children and young people
4. Make more use of our buildings
5. Identify, recruit and support volunteers

The final heading of the MAP leads to an appropriate conclusion to this report. The Church is the people and all have their part to play. We would not be where we are today without the faithfulness, generosity and personal involvement of each church member. At the end of this very difficult year, that is something for which to be truly thankful.

Safeguarding

As a Church community St Oswald's is very aware of the need to safeguard not only all youngsters attending our activities but also all vulnerable adults. All volunteers helping with these groups have, therefore, been cleared by the Disclosure and Barring Service and have, as far as possible, undergone relevant training. Our aim is to keep all clearances and trainings up to date.

Church giving to charities

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to the following charities: - United Society Partners in the Gospel, Church Mission Society, A Rocha, ASCEND, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust. These charities are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. At our Harvest Festival, items were collected for needy families at the Alternatives Project in East London. These were subsequently delivered and much appreciated. We also raised money for the Bishop's Harvest Appeal supporting bee keeping in Nepal through Tear Fund, for Christian Aid and for the Children's Society through our Christingle Service.

Future plans

In addition to fulfilling its regular responsibilities, the PCC will review and revise the current Mission Action Plan. There will also need to be a major reassessment of overall plans and priorities in the light of the covid-19 pandemic.

Financial report

2020 was a difficult year financially. St Oswald's complied with the various government restrictions for covid-19 during 2020. As a result, the use of our hall by outside organisations was drastically reduced. That has cut rentals which are one of our prime sources of income. At the same time our overheads have only had minor reductions. We have had an amazing response to all the prayers in relation to our financial position with very generous donations, as well as the continuous receipt of planned giving.

Consequently, we were able to pay our Diocesan quota in full and to continue donating 10 per cent of our congregational giving to support the charities listed above. That is a considerable achievement in these difficult times. Moreover, the congregation's generosity

has meant that there was a small surplus which was almost sufficient to pay for the new boiler fitted in the hall.

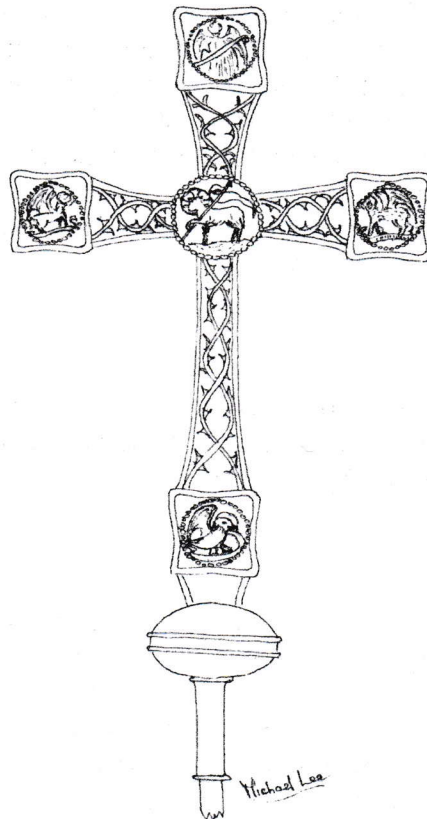
In conclusion we again pay tribute to all those who contribute their time, talents and money to the life of St Oswald's.

The members of the PCC declare that they have approved the report, and the Accounts on the following pages, which form an integral part of this document.

Signed by the Revd Robert Riley-Braley

R. J. Riley-Braley

on behalf of St. Oswald's Parochial Church Council date *25 April 2021*



Independent Examiner's Report to the PCC of the St Oswald's Church, Croxley Green

I report on the financial statements of the charity for the year ended 31 December 2020, which are set out on the following pages 1 to 4.

Respective responsibilities of trustee and examiner

The charity's trustee is responsible for the preparation of the financial statements. The charity's trustee considers 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 financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

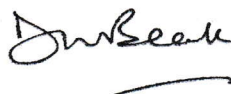
Basis of independent examiner's report

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

Independent examiner's statement

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

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



David Beak FCA
Independent Examiner
South Fellodyke
Lamplugh
Cumbria

2 March 2021

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2020				
OTHER FUNDS				
CHARITABLE DONATIONS FUND (RESTRICTED)				
	2,020		2019	
	£	£	£	£
Balance at 1 January		3,376		9,413
Receipts				
2019 Project - Playgrounds for Pal	260		3,063	
IDEI Cyclone Appeal	-		435	
Bishop's Harvest Appeal	-		1,006	
Christmas tree appeal - last year	700		558	
		960		5,062
		4,336		14,475
Payments				
Project 2012 - Festivos	-		4,527	
Project 2019 -	3,323		-	
Project 2018 - Through the Roof	-		4,463	
IDEI Cyclone Appeal	-		435	
Bishop's Harvest Appeal	-		1,006	
Christmas tree appeal - last year	700		558	
Christmas Crib Service - last year		(4,023)	110	(11,099)
		313		3,376
Balance at 31 December				
Represented by:				
N Swaisland remembrance		313		313
2019 Project - Playgrounds in Palestine		-		3,063
		313		3,376
FUNDS FOR YOUTH WORK (RESTRICTED)				
Balance at 1 January		507		345
transfer from Senior Youth Club		-		162
Balance at 31 December		507		507

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2020

OTHER FUNDS

Accounts maintained separately

CHURCH FLOWER FUND (RESTRICTED)

Balance at 1 January		197		199
Receipts	Donations	27		189
	Flower Box offerings	-	27	111
Payments	Flowers	30		265
	Sundry	-	(30)	37
Balance at 31 December		194		197

CHURCH YOUTH CLUBS (RESTRICTED)

Balance at 1 January		519		732
Receipts	Subscriptions	43		200
	Donations	10		10
	Activities and tuck	7	60	140
Payments	Activities		(50)	(401)
	Transfer of SYC to restricted accounts (youth wor		-	(162)
Balance at 31 December		529		519

CAFÉ-O (UNRESTRICTED)

Cash balance at 1 January		73		65
Receipts		621		3,002
Payments	Purchases	22		280
	Donation to St Oswalds	600		2,061
	Donations to parish project (Revels)	-	(622)	653
EXCESS OF (PAYMENTS)/RECEIPTS OVER PAYMENTS		(1)		8
Cash balance at 31 December		72		73

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2020					
RESERVES					
CHURCH RESERVES FUND					
		2020		2019	
		£	£	£	£
Balance at 1 January			9,247		5,227
Receipts	Transfer from General Funds	-		4,000	
	Interest	10	10	20	4,020
Payments	kitchen hot water boiler		(108)		
Balance at 31 December			9,149		9,247
HALL RESERVES FUND					
Balance at 1 January			9,854		5,777
Receipts	Transfer from General Funds	4,000		4,000	
	Transfer from Festivos 2012	-		57	
	Interest	10	4,010	20	4,077
Payments	new central heating boiler		(4,936)		
Balance at 31 December			8,928		9,854
CAPITAL PROJECTS FUND					
Balance at 1 January			5,890		5,870
Receipts	Interest		10		20
Payments			-		-
Balance at 31 December			5,900		5,890
BEQUESTS & DONATIONS FUND (DESIGNATED)					
Balance at 1 January			10,202		13,040
Receipts			-		-
Payments	Hall induction loop	-		1,695	
	Black out blinds	-		688	
	Church black out blinds	-	-	455	(2,838)
Balance at 31 December			10,202		10,202
	Represented by:				
	Bequests		6,867		6,867
	Donations		2,854		2,854
	Donation -Rickmansworth Bereavement		481		481
			10,202		10,202
CHOIR FUND (RESTRICTED)					
Balance at 1 January			1,488		1,744
Payments	Cost of music		-		(256)
Balance at 31 December			1,488		1,488
CROPTHORNE FUND (RESTRICTED)					
Balance at 1 January			26		26
Balance at 31 December			26		26

ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2020

STATEMENT OF FUNDS

CASH & BANK		2020	2019
Cash in hand		£	£
Flower Fund		194	197
Youth Club		529	519
Café-O		72	73
Bank Accounts			
Current account		1,000	1,000
Hall Community account		23,306	29,712
Business Premium account		12,885	10,461
Watford Credit Union		- 0	190
Central Board of Finance		28,935	28,812
TOTAL CASH & BANK		66,921	70,964
FUNDS AND RESERVES			
General Fund			
Balance 1 January		29,658	28,893
Church Account		4,419	(3,262)
Hall Account		(391)	12,019
Café-O		(1)	8
Transfers to reserves		(4,000)	(8,000)
Balance 31 December		29,685	29,658
Restricted Funds			
Charitable Donations Fund		313	3,376
Choir Fund		1,488	1,488
Flower Fund		194	197
Youth Club		529	519
Crophorne		26	26
Youth work		507	507
Designated Funds			
Church Reserves Fund		9,149	9,247
Hall Reserves Fund		8,928	9,854
Capital Projects Fund		5,900	5,890
Bequests & Donations Fund		10,202	10,202
TOTAL FUNDS AND RESERVES		66,921	70,964

NOTES

a) These accounts have been prepared on a Receipts and Payments basis in accordance with the Church Accounting Regulations. The Receipts & Payments Account is a simple statement of account which summarises cash transactions in the period. They are checked by an Independent Examiner, a copy of whose full report is attached.

b) All PCCs operate a General Fund which they use for daily transactions. This fund is 'Unrestricted'. The PCC may decide to put some of this unrestricted money aside for a 'Designated' Fund, for example the Church Reserve Fund, for administration purposes only. Designated funds are still unrestricted which can be 'redesignated' if the PCC decides. PCC's also receive money which has been given for a particular purpose. These funds are 'Restricted' and may not be used for any other purpose, for example Charitable Donations.

c) Under the Charities Act 2011 the PCC is required to include all of its charitable funds for accounting purposes. This would include some resources such as the Flower Fund and Church Youth Club, which should be accounted for as 'Restricted' income of the PCC. All income is required to be shown gross.

d) In addition to the funds shown in the accounts, the PCC has care and control over certain non-monetary assets, such as the Church Hall building, plus the furniture, fittings, and equipment of both Church and Hall. The bulk of such assets cannot however be disposed of by the PCC without Diocesan approval.