



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

**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 | | | | 2021 |
|--|-------------|-------------------|-----------------|-----------------|----------------|----------------|
| | | Unrestricted £ | Designated £ | Restricted £ | Total £ | Total £ |
| 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 | <u>- 0</u> | 50 | <u>3,007</u> | 3,007 |
| Payments | | | - 0 | | (8,367) |
| Transfers | Transfer from General Funds | 3,000 | | 6,500 | |
| | Transfer from Capital Projects | <u>5,714</u> | 8,714 | <u>- 0</u> | 6,500 |
| Balance at 31 December | | | <u>19,053</u> | | <u>10,289</u> |
| 4(b) HALL RESERVES FUND | | | | | |
| Balance at 1 January | | | 15,368 | | 8,928 |
| Receipts | Sale of wooden chairs | - 0 | | 900 | |
| | Interest | <u>41</u> | 41 | <u>- 0</u> | 900 |
| Payments | Escape door | 1,872 | | - 0 | |
| | stage/hall curtains | 5,320 | | - 0 | |
| | replacement windows | <u>- 0</u> | (7,192) | <u>960</u> | (960) |
| Transfer | | | 7,000 | | 6,500 |
| Balance at 31 December | | | <u>15,217</u> | | <u>15,368</u> |
| 4(c) CAPITAL PROJECTS FUND | | | | | |
| Balance at 1 January | | | 5,714 | | 5,900 |
| Payments | | | - 0 | | (186) |
| Transfer | | | (5,714) | | - 0 |
| Balance at 31 December | | | <u>-</u> | | <u>5,714</u> |
| 4(d) BEQUESTS & DONATIONS FUND | | | | | |
| Balance at 1 January | | | 10,218 | | 10,202 |
| Receipts | | | 588 | | 400 |
| Payments | Altar stand | - 0 | | 384 | |
| | Coffee Machine | 203 | | - 0 | |
| | Gifts | <u>385</u> | (588) | <u>- 0</u> | (384) |
| Balance at 31 December | | | <u>10,218</u> | | <u>10,218</u> |
| Represented by: | | | | | |
| Bequests | | | 6,867 | | 6,867 |
| Donations | | | 2,870 | | 2,870 |
| Donation -Rickmansworth Bereavement | | | 481 | | 481 |
| | | | <u>10,218</u> | | <u>10,218</u> |

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 | | | 6,862 | | 7,249 |
| 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 |
| | | | 6,862 | | 7,249 |

OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
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 Cropthorne Fund | 26 | | - | |
| | Transfer from Junior Youth Club | <u>300</u> | <u>326</u> | <u>-</u> | <u>-</u> |
| 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 | <u>250</u> | <u>750</u> | | |
| 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 | 24,778 | 26,742 | 21,919 | 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 | 1,342 | | 2,472 | |
| | | 13,080 | | 12,390 | |
| | Hall Major repairs | 7,192 | (20,272) | 960 | (13,350) |
| Excess Receipts over payments | | 6,470 | | 8,978 | |
| CHURCH | | | | | |
| Receipts | Church rental | | 870 | | - |
| Payments | | | | | |
| | Church Heating & Lighting | 2,386 | | 969 | |
| | Church Insurance | 886 | | 845 | |
| | Church Cleaning | 1,414 | | 807 | |
| | Church Minor Repairs | 761 | | 290 | |
| | | 5,447 | | 2,911 | |
| | Church Major Repairs | - | (5,447) | 8,937 | (11,848) |
| Excess Payment over Receipts | | (4,577) | | (11,848) | |
| Grants received and utilised | | | | | |
| | St Albans Diocesan Energy Payments Suppo | 1,279 | | - | |
| | Watford & TRT Sustainability Grant | 359 | 1,638 | - | - |
| Combined Excess Receipts over Payments | | 3,531 | | (2,870) | |
| 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 | | 3,080 | | 2,750 | |
| 6(c) CAFÉ O | | | | | |
| Receipts | Café O | 2,556 | | 416 | |
| | Revels | 355 | 2,911 | - | 416 |
| Payments | | | | | |
| | Revels | 75 | | - | |
| | Purchases | 65 | | 8 | |
| | Card Charges | 15 | (155) | - | (8) |
| Excess Receipts over Payments | | 2,756 | | 408 | |