



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-Braley

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 Croyley 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



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

	Note ref	2024				2023
		Unrestricted £	Designated £	Restricted £	Total £	Total £
Receipts						
Incoming receipts from donors	2(a)	65065	7417	4135	76617	68443
Other voluntary incoming receipts	2(b)	1906	23494	0	25400	19482
Incoming resources from operating activities to further the Council's objectives to generate funds	2(c)	2486	2219	1914	6619	3540
income from investments	2(d)	29807	0	0	29807	33552
Other incoming resources	2(e)	972	1944	0	2916	1473
	2(f)	196	0	387	583	286
TOTAL RECEIPTS		100432	35074	6436	141942	126776
Payments						
Grants and donations	3(a)	0	6866	4496	11362	9133
Activities directly relating to the work of the church	3(b)	104324	46801	3104	154229	101586
TOTAL PAYMENTS		104324	53667	7600	165591	110719
SHORTFALL(EXCESS) RECEIPTS OVER PAYMENTS		-3892	-18593	-1164	-23649	16057
BALANCES BROUGHT FORWARD 1 JANUARY 2024		22344	66827	6121	95292	79235
BALANCES CARRIED FORWARD 31 DECEMBER 2024		18452	48234	4957	71643	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

2 INCOMING RESOURCES	note Ref	2024			2023 Total £
		Unrestricted £	Designated £	Restricted £	
2(a)	Incoming resources from donors				
	Planned giving	50806	5833	0	56639
	Collections and other giving	1884	209	4135	6228
	Income tax recovered	12375	1375	0	13750
		65065	7417	4135	76617
2(b)	Other voluntary incoming resources				
	Grants	0	0	0	750
	Bequest and donations other donations	0	23494	0	0
		1906	0	0	18732
		1906	23494	0	19482
2(c)	Income from operating activities in furtherance of PCC's objectives				
	Wedding and funeral fees	1571	0	1914	2910
	Outreach	915			915
	Hall Kitchen fund		2219	0	630
		2486	2219	1914	3540
2(d)	Income from operating activities to generate funds				
	Hire/use of hall 6(a)	25643	0	0	24594
	fund raising events 6(b)	319	0	0	5026
	cafe 6(c)	3317	0	0	3548
	remembrance book	200	0	0	0
	magazine	328	0	0	384
		29807	0	0	33552
2(e)	Income from investment				
	Interest received	972	1944	0	1473
2(f)	Other incoming resources				
	Miscellaneous	196	0	387	286
		100432	35074	6436	126776
	TOTAL INCOMING RESOURCES				

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.

NB

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

Notes to the Accounts

		note Ref	2024			2023
3 Resources Expended			Unrestricted	Designated	Restricted	Total
			£	£	£	£
3(a)	Grants and donations					
	USPG		0	1372	0	1372
	Ascend		0	0	0	0
	Parish Nurse CIO		0	1372	0	1372
	CMS		0	687	0	687
	CSW		0	687	0	687
	Church Army Marylebone Project		0	687	0	687
	Alternatives Newham		0	687	0	687
	Watford Schools Trust		0	687	0	687
	A Rocha		0	687	0	687
	Bishop's Harvest Appeal		0	0	425	425
	Christmas Tree Appeal 2023		0	0	0	0
	Christmas Crib Service 2023		0	0	1120	1120
	Christian Aid -Earthquake appeal		0	0	0	0
	Wateraid		0	0	0	0
	Stroke Association		0	0	0	0
	CALM (imo N Swaisland)		0	0	0	0
	MIND (imo N Swaisland)		0	0	0	0
	Children's Society		0	0	85	85
	Parish Nurse CIO		0	0	255	255
	Christian Aid – Art Cafe		0	0	256	256
	Mariners Trust		0	0	2355	2355
			0	6866	4496	11362
3(b)	Activities directly relating to the work of the church					
	Diocesan Parish Share (quota)		70200	0	0	70200
	Clergy expenses		1500	0	0	1500
	Fees and Wages		289	0	1914	2203
	Education, books and music		1555	0	0	1555
	Outreach		300	0	0	300
	Altar requisites		107	0	0	107
	Cafe O	6(c)	17	0	0	17
	Remembrance book		207	0	0	207
	Church and hall running cost	6(a)	28212	0	750	28962
	Communications		264	0	0	264
	Administration		1100	0	0	1100
	Stationery and printing		119	0	0	119
	Gifts		0	0	0	0
	Sundry		454	0	440	894
	AV equipment		0	13751	0	13751
	Church kitchen refurbishment		0	18588	0	18588
	External repairs		0	4320	0	4320
	New Organ		0	8572	0	8572
	Smaller items of repair		0	1570	0	1570
			104324	46801	3104	154229
Total Resources Expended			104324	53667	7600	165591

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.

nb

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	0	491
	Payments	AV equipment	-1973		-3415
		church kitchen refurbishment			
		(Part of £18k cost)	-473		
		church kitchen items	-390		
	Transfers	Transfers from General funds	0	0	
	BALANCE AT 31 DECEMBER		<u>14265</u>		<u>16129</u>
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		
	Transfers	Transfers from General funds	0	0	
	BALANCE AT 31 DECEMBER		<u>10954</u>		<u>15419</u>
4(c)	Church Kitchen Fund				
	BALANCE AT 1 JANUARY		17695		
	Receipts	Donations	0	15510	
		Fundraising	0	2507	18017
	Payments	Fundraising costs	0	<u>322</u>	-322
		Spend money – repairs and maintenance	-17695		
		(used towards sum of £18919)	<u>0</u>		<u>17695</u>
4(d)	Bequests and Donations Fund				
	BALANCE AT 1 JANUARY		10718		10218
	Receipts	Donations	9120		500
		bequests	<u>14374</u>		
	Payments	Table for Payazz machine	-458		0
		AV equipment	-11778		
		Organ	-8572		
	BALANCE AT 31 DECEMBER		<u>13404</u>		<u>10718</u>
	Represented by:				
	Bequests		12374		6867
	Donations		549		3370
	Donations – Rickmansworth Bereavement		481		481
			<u>13404</u>		<u>10718</u>

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
		-6866	-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	
		4135	4349
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	
		-4496	-2271
	BALANCE AT 31 DECEMBER	1994	2355
	Represented by;	2024 Project Trinity Project	2023 Project Mariners Trust
		1994	2355
5(b)	CHOIR FUND		
	BALANCE AT 1 JANUARY	1477	1488
Receipts	Wedding fees received	82	135
Payments	Music	0	-146
	BALANCE AT 31 DECEMBER	1559	1477
5(c)	Church Flower Fund		
	BALANCE AT 1 JANUARY	220	219
Receipts	Donations	259	213
Payments	Flowers	300	-212
	Sundry	114	220
	BALANCE AT 31 DECEMBER	65	
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	0	0

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

		2024		2023	
Additional Analysis		£	£	£	£
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