

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST OSWALD, NORBURY

England & Wales · Charity number 1186034

## Details

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|             |                          |
|-------------|--------------------------|
| Other names | ST OSWALD'S PCC, NORBURY |
|-------------|--------------------------|

|        |            |
|--------|------------|
| Status | Registered |
|--------|------------|

|            |       |
|------------|-------|
| Legal form | Other |
|------------|-------|

|            |            |
|------------|------------|
| Registered | 2019-10-29 |
|------------|------------|

|          |                                                         |
|----------|---------------------------------------------------------|
| Register | <a href="#">View on the Charity Commission register</a> |
|----------|---------------------------------------------------------|

## Contact

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|         |                                                                      |
|---------|----------------------------------------------------------------------|
| Address | St. Oswalds Parish Church<br>St. Oswald's Road<br>London<br>SW16 3SB |
|---------|----------------------------------------------------------------------|

|       |             |
|-------|-------------|
| Phone | 02087642853 |
|-------|-------------|

|       |                                                                            |
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| Website | <a href="http://www.stoswalds.org.uk">www.stoswalds.org.uk</a> |
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## Activities

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

**Activities:** The parish of St Oswald, Norbury is a parish church within the Church of England. Our main activities are the provision of regular religious services, services for life events for the community and supporting activities amongst those in need in the local community. We raise funds to maintain our worshipping life, develop community activities and to support local and overseas charities.

## Classification

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

## Geography

- Croydon

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £156,090 | £156,269    | -      | -         |
| 2023-12-31 | £127,673 | £165,191    | -      | -         |
| 2022-12-31 | £126,905 | £130,341    | -      | -         |
| 2021-12-31 | £88,577  | £110,787    | -      | -         |
| 2020-12-31 | £126,924 | £120,611    | -      | -         |

## Trustees

| Name                     | Role  | Appointed  |
|--------------------------|-------|------------|
| Rev Alison Brunt         | Chair | 2015-07-20 |
| Dawn Allison Blair       |       | 2020-11-15 |
| Deborah Anne Akinyele    |       | 2023-05-21 |
| Georgina Nwamaka Uraih   |       | 2024-05-21 |
| Maudlyn Riviere          |       | 2017-04-30 |
| Pauline Angela Scott     |       | 2025-05-11 |
| Sandra Ruth Randall      |       | 2022-05-15 |
| Sonia Evrett Rumbelow    |       | 2021-05-16 |
| Villia Therese Benn      |       | 2021-05-16 |
| Yvonne Patricia Nwanokwu |       | 2017-04-30 |

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# Accounts

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# **St Oswald's, Norbury**



## **Annual Report 2025**

## Introduction

2024 was certainly a big year for us at St Oswald's – a fitting tribute to all of those faithful members of the church who have cared for the buildings and gardens as well as caring for the souls of those people who live in the Parish and who worship here.

Big celebrations make big demands on everyone's time and energy, but thankfully, we are not a congregation that allows these things to divert our core ministry of being a Christian presence in this place, rather we take the opportunities to build on them and make connections – and we have made many connections in the year of celebrations. To be open to all who wish to come, and to actively invite them in.

A big celebration of the past can sometimes leave us feeling that 'things are not as good as they used to be' alongside being thankful for all that has been. But it is with joy that I see new people taking on responsibilities within the church and helping us to see a new way forward. Our 90<sup>th</sup> birthday was a great cause for joy, but it only has meaning if it helps us to be thankful for the present and to look to the future.

We are greatly blessed by many people who give of their time, and also their money, very generously in helping us to continue to do the things that we do so well. We all do this alongside other demands on our time and although we may sometimes get things wrong, or do things imperfectly we know that our efforts are pleasing to God.

I am very grateful to all those who give so much of their time in service of the life of St Oswald's, most of whom do so on a voluntary basis. But even those paid for their work do so much that is over and above what they are contracted to do. We are a community that knows our need of God, and of one another and we thank God for all that he has done in this place over the past year, and pray that we will continue to be blessed in the years to come.

Rev'd Alison Brunt (Vicar)

## 2025 Election Roll Report

The total membership, following a full revision of the Electoral Roll for 2025 for St. Oswald's Norbury Parish is 140 as at 26th April 2025.

Of this total 72 live within the Parish and 68 are non-resident (NR) and reside outside the Parish.

Electoral Roll figures from previous years:

|                      |     |
|----------------------|-----|
| 2025 (full revision) | 140 |
| 2024                 | 162 |
| 2023                 | 154 |
| 2022                 | 158 |
| 2021                 | 167 |
| 2020                 | 163 |
| 2019 (full revision) | 163 |

# Report of the proceedings of the Parochial Council 2024-2025

## Meetings and Membership

There were 7 PCC meetings held during the year between 15<sup>th</sup> May 2024 - 26<sup>th</sup> April 2025. The PCC members review all policies and regular procedures and are responsible for the effective implementation of safeguarding practices and general concerns of how funds are to be spent. The meetings were well attended with an average attendance of 74%.

The PCC operates with small sub-groups which lead on particular areas of work and discuss important topics such as finance, church fabrics, mission and report back the outcome of their meetings to the PCC. These areas are reported on separately later in this report.

The Standing Committee meets before each PCC meeting to review and discuss any urgent matters ahead of planned PCC meetings and report back to the PCC. The Committee consists of the Vicar, Church Wardens, Treasurer and the PCC Secretary.

Safeguarding is a standing agenda item at PCC meetings. This is in line with the recommended practice from the Diocesan Safeguarding Team. The Safeguarding Officer (Judy Morris) ensures that those who are in a position of responsibility, working with children and vulnerable adults in church have completed a Disclosure Barring Service Form and that all officers are familiar with safeguarding processes.

The following officers were appointed at the first meeting on 15<sup>th</sup> May 2024.

|                        |                                                                          |
|------------------------|--------------------------------------------------------------------------|
| Chair:                 | Alison Brunt                                                             |
| Vice-Chair:            | Yvonne Nwanokwu                                                          |
| Church Wardens:        | Yvonne Nwanokwu, Yemi Adeogun                                            |
| Deputy Church Wardens: | Sonia Rumbelow, Debbie Alleyne                                           |
| PCC Secretary:         | Maudlyn Riviere                                                          |
| Safeguarding Officer:  | Judy Morris                                                              |
| Treasurer:             | Dawn Blair                                                               |
| Treasury Team:         | Dawn Blair, Sylvia James, Judith Kitchingman                             |
| Standing Committee:    | Alison Brunt, Yemi Adeogun, Yvonne Nwanokwu, Dawn Blair, Maudlyn Riviere |

## Report on the Fabrics, Goods and Ornaments of the Church

There were several projects completed during the past year comprising the following:

### Church

- The church car park wall was completely rebuilt in June. Later, iron railings were fitted which have been coated with a weatherproof sealant, to complete the work.
- The north-side church door had been continually sticking, a recommended carpenter was engaged to re-hang the door, which now opens and closes smoothly.
- The Vestry:
  - Work completed on levelling the Vestry floor. The new floor is now water resistant, insulated with foil and foam adding warmth to the vestry.
  - CES were engaged to fit an updated brighter lighting system.
  - Additionally, a new sink and drainer with under cupboard has been fitted.
- Organ repair completed on the 'coupling' - the organ is functioning well.
- Emergency boiler repair – Cowley attended urgently during the new year break to repair the church boiler which had not been functioning over the Christmas period. The church heating was restored in time for the first Sunday service in January.
- Church and hall heating additional work:
  - Cowley's repaired leaks in the church pipes, installed new TRV Valves and ran the whole system through in both the church and hall, bleeding all radiators, all work completed satisfactorily.
- Rodell's Ltd undertook inspection of the Church lightning protection system - a pass certificate issued.
- Chubb Fire and Security annual maintenance testing completed in September. Fire extinguishers in both hall and church serviced and the compliance certificate issued.
- High level church works recommended in the last quinquennial inspection are near completion.
- The church hedge has been cut and well maintained throughout the year.

### Hall

- Church Hall signage - the word **PARISH** replaced, and the wall whitewashed in time for St Oswald's 90<sup>th</sup> celebration.
- The hall garden fences were badly damaged during one of the many winter storms. McKeown Fencing Ltd carried out urgent replacement fencing to ensure the garden could be safely used by hall users. Insurance was able to cover some of the repairs.
- A new hall floor buffer was ordered to replace the old buffer.
- Several system leaks and blockages occurred in the men's and ladies' toilets. Necessary repairs were undertaken.
- Annual Services were completed on both the Church and Hall boilers
- General kitchen maintenance was carried out - including PAT testing in the hall and church.

### Gardens

Volunteers from the church keep the lawns and flowerbeds neat and tidy. The aim is to make the area around the church a relaxing and pleasant 'green oasis' for the community. Everything is designed to be minimum maintenance so that future volunteers will be encouraged to help out should the current 'gardeners' need to step down.

Following winter storm damage, part of the hall boundary fence has been replaced.

## **Report on the Financial Affairs of the Parish**

Overall, there has been a slight improvement in our finances compared to last year.

It is good to see an increase in Planned Giving and Voluntary Donations. We had various fundraising activities which included “Give a Little” and our “90<sup>th</sup> Celebrations”.

We received designated donations for the Vestry Carpet, Church Development Fund, Hymn books and flowers. Also a grant for a project to work with new parents and young children.

Fees received from funerals and weddings are similar to last year but most of this money is returned to the Diocese.

There was also a welcome increase in ABRSM fees.

Our annual pledge to the Parish Support Fund for 2024 was £50,000.

Following the Quinquennial report last year, we completed various repairs for high level work. Funds of £40,000 were transferred from the CCLA account to help cover these expenses and Utility bills. We also had an increase in church maintenance covering Organ and Piano servicing.

There has been a slight increase in Hall bookings. We have incurred expenses from high energy bills and major capital expenditure of £4,100.

## **Report on the proceedings of Croydon North Deanery Synod**

During the year the Synod met three times: February, June and October. The meetings were held in different churches in the Croydon North Deanery which covered different topics.

The North Deanery Synod continues to work with Croydon Citizens.

Zhane Wallace was introduced as the new Croydon Citizen Co-ordinator at the 10<sup>th</sup> July 2024 meeting, and she outlined her role which includes providing training for churches and involvement with “Be Well and Mental Health”.

Through her work and outreach Zhane said her aim is to develop and support leadership skills within the Croydon Community. She asked the Synod members to contact her to discuss how Citizens can provide support for initiatives, she said that by joining up voices changes were most likely to happen when we are working together, therefore she is keen to meet with churches in the Deanery to learn more about their communities.

St Oswald's Representatives are Maudlyn Riviere, Christiana Wright, Tracy Fagbemi and Vee Benn.

## **Key Activities and Events of the Church**

### Worship

Worship is at the heart of our life together as a church and week by week we offer a Sung Eucharist at 10 am on Sundays, with Sunday School during term time, and said services at 8am on Sundays and 10:30 am on Wednesdays. Common Worship Morning prayer is said together by Zoom each day (except Sunday) and a short evening ‘Prayer for the nation’ is said every evening also by Zoom.

The 10 am Sunday service is shared by Zoom with between 0 and 4 people joining each week. It is pleasing that fewer people now feel the need to worship from home, but others have welcomed the opportunity to join on the odd occasion when getting to church has not been possible. Unfortunately the quality of transmission, particularly of the singing, is not as good as we would like it to be.

We have enjoyed some good music from our choir of approximately 12 members under Ann Hubble who felt she must retire in May and more recently working with Paul Swinden who joined us in January. During the summer and autumn we were very glad of the support of Robin Field on the organ and some work with the choir by Michael Ball who helped to prepare music for the Advent and Christmas carol services.

Our usual seasonal highlights in worship included the All Souls service and special services marking our 90<sup>th</sup> anniversary celebrations. We have worked hard to enable more people to take part in leading worship and especially in those seasonal times such as Holy Week which is characterised by the sharing of insightful personal reflections and well prepared dramatic readings. We take our worship outside when we can, notably at dawn on Easter Sunday and for our 'Carols on the Green'.

We also began to offer the ministry of celebrating wholeness and healing both at separate services and occasionally as part of the regular Sunday service. We intend to build on this in the coming year.

We are well supported by strong teams of servers, readers, intercessors, welcomers and coffee makers, not to mention the many people who prepare our worship without being seen – producing notices and service resources, cleaning the church and maintaining the rotas. But we would love to have more people involved, with the serving team in particular seeking for more helpers. Please do ask how you can help.

During 2024 we took services with 5 baptisms, 1 wedding and 15 funerals held either in church or at a local crematorium. We also held anniversary memorial services for 2 people and had an act of thanksgiving for the gift of children on Mothering Sunday. We hosted the annual service for AGNAP (The Association of Guyanese Nurses and Allied Professionals) in April.

### Children's Church

Children's Church takes place in the choir vestry during the 10am Sunday service. The young people are able to explore the Christian faith, at an age-appropriate level, through the set Bible readings. They enjoy listening to the Gospel stories, discussing and reflecting thoughtfully on themes related to their experiences of life. A small number of older primary and secondary aged children consistently attending have risen excellently to the demands of the monthly All Age services when called upon to read, assist or present their learning.

The young people have contributed to all the main festival services and in particular to our 90th anniversary celebrations in May 2024, when they designed posters, sang, danced and had special duties in the anniversary service.

Another pleasing development is the growth in numbers of younger children, especially those aged 5 years and under, and an increased commitment to offering more structured provision for these children.

There are toys and drawing resources at the main entrance which children can interact with during services, and after Easter it is planned that parents of under-5s will be able to come with their children to Children's Church to engage in age-appropriate activities, along with the older school-age youngsters.

It is lovely to see young people continuing to attend over many years, being known and visible members of our church community and hopefully to be entering a new era of truly all-age provision.

### Ministry

We are blessed with the supporting ministry of two licensed readers, Leonora Davies and Marcia Grant-Che who assist with preaching, leading worship and study groups while also offering pastoral support and friendship to the congregation. Our Commissioned Pastoral Lay Ministers – CPLM – (formerly referred to as SPAs) Anita Christ and Bevon West support and keep in touch with church members and others in the local community through visiting, telephoning and messaging and Bevon, through her work in the hall, is available for those who drop in while she is present, and also to hall users. It was a great joy to learn that our retired SPA, Glen Dawson was awarded the title 'SPA Emeritus' at a service in the Cathedral in recognition of her long service here at St Oswald's.

Although we are blessed with a strong team of licensed and accredited ministers, we are also thankful that many members of the congregation offer an excellent ministry of keeping in touch, especially with members who are unable to attend church.

### Mission Group

The mission group meets to look at the wide range of St Oswald's church mission, within the parish and local communities, throughout the year. Including contributing to church-led activities, charitable allocations both home and abroad. The group meets four times a year and comprises six members of the congregation led by Reverend Alison Brunt. The past year the group proposed, reviewed, and actioned the following:

Allocations of £100 granted to twelve charitable organisations based at home and abroad as approved by the PCC. These are:

#### **Overseas allocations:**

The LIFE Foundation, USPG, SOS Children's Village UK, MAF Flying for Life, Red Cross, and Manna Development Disability Centre, Bengaluru.

#### **Home Allocations:**

Salvation Army, Church Urban Fund, St Christopher's Hospice, Livability, Welcare, and Cerebra

**Church giving** – boxes were set up to support the St Alban's community food bank and collection of soft toys for orphaned children at the Manna Development Disability centre in India.

#### **Mission Strategy into the future**

The group are continuing to explore three key areas around church mission as highlighted by the diocese: **Anti-racism Charter, Living in Love and Faith and Eco-church** – shrinking our carbon footprint! Exploring the Eco-church Award.

### Flowers and church decorations

The floral arrangement at the altar continues to be renewed each week and arrangements at the Lady Chapel and Welcoming Area are also refreshed weekly except for the seasons of Lent and Advent when we maintain the sombre and penitential atmosphere of these seasons.

We decorated the Church for Harvest, Christmas and Easter Services following which some of the displays were used to make up approximately 25 smaller arrangements which were handed out.

For Mothering Sunday we put together 80 daffodil posies which were given out at the Service.

In May 24 during our 90th anniversary celebratory week of events we had a wonderful and special array of floral arrangements.

We are always pleased to welcome donations towards the costs of flowers, especially if you wish to mark a special anniversary by making a gift.

The cash donations to the Flower Fund - Total £891.40

Expenses - £905.78

Unclaimed flower donations - Total £307.00 :

£147.00 (receipted) and £160.00 (unreceipted but arrangements averaged at £20 per week)

The festivals/special events are detailed below and these figures are included in the expenses detailed above with the balance covering the weekly flower arrangements:

|                              |           |
|------------------------------|-----------|
| St Oswald's 90 <sup>th</sup> | £51.00    |
| Harvest -                    | £107.00   |
| Christmas                    | £106.00   |
| Mothers' Day                 | £52.65    |
| Easter                       | £157.43[u |

## Celebrations, Social and Fundraising events

The 90<sup>th</sup> anniversary of the consecration of the church provided a perfect opportunity for celebratory worship and social events during May.

The back drop to all of this was a beautifully curated exhibition of photographs and other documents from our well kept archives, along with a memory wall on which everyone was invited to contribute a 'brick' sharing their memories associated with St Oswald's.

Events included a very informative and interesting talk by local historian John Brown to a packed hall of people from across the whole Norbury Park area and beyond, followed by afternoon tea organised by the Women's Fellowship;

On the Anniversary day itself, May 16<sup>th</sup> we had a very special evening service based on the order of service used when the foundation stone of the church was laid; Our main celebratory service of worship coincided with the Feast of Pentecost and we were delighted to have Bishop Rosemarie preach and preside at our Eucharist. Later in the afternoon we enjoyed tea on the church lawn with big band music from the South London Concert Band.

The celebrations continued at our patronal festival on 4<sup>th</sup> August when we were delighted to welcome former vicar, Andrew Studdert Kennedy as our preacher and also to have Rev'd Mary Watts former assistant priest of the parish, Alison Morgan, wife of the late Rev'd Christopher Morgan, and the daughter of the late Rev'd Frank Doe all in attendance and sharing memories over a picnic lunch.

In September we held our Harvest Festival and Harvest Supper. Following the Harvest Festival, the contributions of food and other items were gratefully received by The Spires Centre and The St Albans Food Bank.

In October we marked Black History Month at an event with a lively and informative exploration of differences in traditional weddings 'Where we come from' in Africa and the Caribbean. Members of the congregation shared their stories and experiences, and treated the audience to displays of beautiful bridal dresses and adornments from Eastern Nigeria, Benin and Sierra Leone. Dance group 'A Step in Time' performed excellent line dance routines to foot-tapping music from America and Jamaica, there was a live hair-wrapping display, poetry recital and uplifting Bible readings of 'The Wedding at Cana' and 1 Corinthians 13 on 'Love'. The event was very well attended, with delicious refreshments and opportunities to socialise, and it was truly inspiring to be able to learn from and appreciate the diversity of experience among our congregation.

Our Summer and Christmas fairs, as always, offered an opportunity to invite in the local community as well as providing an opportunity to raise much needed funds for the church.

In December members of the congregation and other groups, including the brownies and children from Kensington Avenue Primary School started making pom-pom sheep for the St Oswald's Christmas Flock. During Advent the flock grew to beyond our target of 100 sheep and at Christmas they were brought to the crib.

We also began to get 'In the mood for Christmas' with another fantastic seasonal concert from the South London Concert Band. They were keen to return and we were delighted to have them back and we hope that there will be more opportunities to enjoy their music later in the year.

The Triptych singers came and performed a mixture of sacred and secular music in February, raising money for the Addiscombe Neighbourhood Care Association and giving us an evening of sublime music before enjoying a St Oswald's Supper.

### Pop In Club

The Club continues to meet regularly each week with an average attendance of 22, and we have gained two new members. It's very reassuring, having received feedback from members, how much they enjoy coming and I was even surprised when I met a couple who were told by a member what a relaxed and friendly Club it is.

We continue with the usual activities of quiz, exercise, bingo, raffle and games, which include scrabble, cards, dominoes, of course, some members prefer to just talk among themselves. Our annual day trip took us to Worthing, the weather was in our favour and a lovely time was had by all.

It was sad that we lost a very dear member whose 100th birthday we were planning to celebrate unfortunately, it was not to be. May her soul rest in peace.

### Women's Fellowship

The Women's Fellowship meets during the afternoon on the second Wednesday of each month. Unfortunately numbers have declined and a lack of a leader has made it difficult to organise regular speakers. However the fellowship element continues with trips out for lunch at Christmas and in the summer and on several Wednesday afternoons we have enjoyed conversation around particular topics of interest. A highlight of the year was the talk given by local historian John Brown with a tea organised by the Fellowship. Another memorable session was our piloting of making the pom-pom sheep for the 'Christmas Flock'

### Community Engagement

It is always a great joy to welcome local school children into the church and it has been good to welcome back Norbury High School for Girls and Children from Kensington Avenue Primary School for their Christmas services.

We have a good link with Kensington Avenue Primary School, with the vicar taking seasonal assemblies in school and children coming to visit the church for their RE studies. We are also, often, the recipients of plants that the children have grown.

### The Parish Hall

The Hall is a vibrant place with ongoing daily activities and the following groups continue to meet weekly. These include: Flexercise, Taekwondo, Zumba, Brownies, Rainbows, Women's Fellowship, Pop-In Club, Sandra Randall School of Dancing, Association of Jamaicans UK, Norbury Park Councillors surgeries.

The hall provides good facilities and an excellent venue for events such as the Summer and Christmas Fairs, Harvest Supper, Black History month celebration, Community lunches, Easter Sunday Breakfast and other celebrations for the life of the church.

The hall continues to host one off private bookings/events which bring in additional income.

We are hoping that in the coming year we will once more be part of the local NHS Blood Donation Hub which takes place a few times each year.



# 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

Charity Name  
St. Oswald's Church, Norbury

On accounts for the year  
ended

2024

Charity no  
(if any)

1186034

Set out on pages

1-3

(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.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

*Judith A. Morris*

Date: 09/04/2025

Name:

Judith A Morris

Relevant professional  
qualification(s) or body  
(if any):

Address:

88 Ederline Avenue,

Norbury

London SW16 4SA

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2024**

Page 1

**Opening balances at 01.01.2024**

|                     |        |
|---------------------|--------|
| Church Account      | 7198   |
| Parish Hall Account | 3441   |
| CCLA Investment     | 139224 |

**Income**

**2023**

**Voluntary Receipts**

|                     |       |       |       |       |
|---------------------|-------|-------|-------|-------|
| Planned Giving      | 29982 |       | 29192 |       |
| Collections         | 22517 |       | 24262 |       |
| Gift Aid tax refund | 9370  |       | 8398  |       |
| Voluntary donations | 2654  | 64523 | 1041  | 62893 |

**Fundraising**

|                   |      |      |      |      |
|-------------------|------|------|------|------|
| Concerts          | 823  |      | 1578 |      |
| Harvest Supper    | 574  |      | 566  |      |
| Summer Fayre      | 1613 |      | 1852 |      |
| Christmas Fayre   | 1431 |      | 1985 |      |
| 90th Celebrations | 1023 |      |      |      |
| Give a Little     | 2123 | 7587 |      | 5981 |

**Sundry Donations**

|                       |     |  |     |  |
|-----------------------|-----|--|-----|--|
| After services Coffee | 694 |  | 759 |  |
| Sum Up                | 392 |  |     |  |

**Designated Doantions**

|                         |      |      |  |  |
|-------------------------|------|------|--|--|
| Vestry Carpet           | 500  |      |  |  |
| Chruch development Fund | 1000 |      |  |  |
| Hymn Books              | 530  |      |  |  |
| Flowers                 | 65   | 2095 |  |  |

**Charities**

|                      |     |     |     |     |
|----------------------|-----|-----|-----|-----|
| Mission Committee    | 193 |     | 100 |     |
| Bishop's lent appeal | 162 |     | 136 |     |
| Save the chhildren   |     |     | 251 |     |
| Children's Society   | 30  |     | 37  |     |
| Christian Aid        |     | 385 | 232 | 756 |

**Fees/Grants**

|                          |      |       |      |      |
|--------------------------|------|-------|------|------|
| Legacy                   | 7    |       |      |      |
| Fees Weddings & Funerals | 3570 |       | 3576 |      |
| ABRSM fees               | 3710 |       | 1340 |      |
| Grants/Election          | 3600 | 10887 |      | 4916 |

|                      |      |  |      |  |
|----------------------|------|--|------|--|
| Refund from Hall A/C | 2000 |  | 2829 |  |
|----------------------|------|--|------|--|

**Church income Total**

**88563**      **78134**

Transfer from CCLA      40000      35000

CCLA Interest      8897      5971

Hall Income      58630      46387

**Total Income**

**196090**      **165492**

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2024**

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| <b>Expenditure</b>                             | <b>2024</b>   | <b>2023</b>   |
|------------------------------------------------|---------------|---------------|
| Parish Support Fund                            | 50000         | 48000         |
| Church Insurance                               | 3797          | 4694          |
| Hall Insurance                                 | 2125          | 1680          |
| Organist                                       | 5210          | 8269          |
| <b>Admin and Sanctuary costs</b>               |               |               |
| Charles Farris/ Communion Wine / African Palms | 649           | 475           |
| Admin / Payplus                                | 277           | 315           |
| RCSM membership                                | 133           | 127           |
| CCLI Membership renewal                        | 314           | 293           |
| <b>Printing &amp; Stationary</b>               |               |               |
| No Problems                                    | 2010          | 1595          |
| Redemptorist / Envelopes/Thy Kingdom come      | 245           | 386           |
| New hymn books                                 |               | 1328          |
| Eden                                           |               | 202           |
| 90th Celebrations                              | 1437          |               |
| <b>Fundraising</b>                             |               |               |
| Concerts                                       | 770           | 2160          |
| Summer Fayre                                   | 90            | 300           |
| Christmas Fayre                                |               | 353           |
| 90th Celebrations                              | 1328          |               |
| <b>Mission Giving &amp; Donations</b>          |               |               |
| Missionary giving                              | 1000          | 1100          |
| Bishop's Lent Appeal                           |               | 188           |
| Children's Society                             |               | 251           |
| Christian Aid                                  |               | 232           |
| Crisis                                         | 30            |               |
| <b>Church Maintenance</b>                      |               |               |
| Utilities                                      | 2705          | 4361          |
| Chubb/Cowley/Rodells/Electrics                 | 1334          | 1815          |
| Garden / Drains/Door/Fencing/Wall              | 1890          | 912           |
| Organ and piano servicing                      | 2644          | 790           |
| Quinquennial survey                            |               | 1215          |
| Sundry expenses                                | 250           | 100           |
| <b>Capital Expenditure</b>                     |               |               |
| Lighting                                       |               | 15718         |
| Church path                                    |               | 6940          |
| High level works                               | 15667         |               |
| Fencing and walls                              | 6724          |               |
| Bank fees/handling charge                      | 438           | 204           |
| Transfer to Hall Account                       | 17050         | 12000         |
| <b>Total Church Expenditure</b>                | <b>118117</b> | <b>116003</b> |
| Hall expenditure                               | 55202         | 49188         |
| <b>Total Expenditure</b>                       | <b>173319</b> | <b>165191</b> |

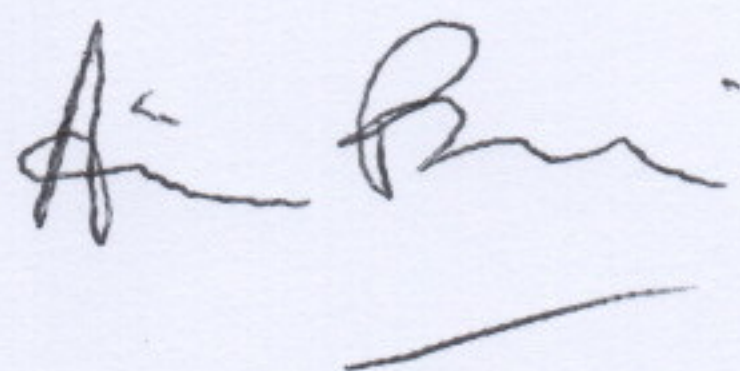
**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2024**

Page 3

| <b>Hall Income</b>                  |       | <b>2024</b> |              | <b>2023</b> |              |
|-------------------------------------|-------|-------------|--------------|-------------|--------------|
| Hall bookings                       |       | 28853       |              | 27267       |              |
| Transfer of funds from church       |       | 20502       |              | 18904       |              |
| Other income                        |       | 9275        |              | 216         |              |
| <b>Total Hall Income</b>            |       |             | <b>58630</b> |             | <b>46387</b> |
| <b>Hall running costs</b>           |       |             |              |             |              |
| <b>Virtual Business Source Ltd.</b> |       |             | 15320        |             | 16272        |
| <b>Admin costs</b>                  |       |             |              |             |              |
| Go Cardless                         | 354   |             |              | 233         |              |
| Mobile phone                        | 554   |             |              | 397         |              |
| Office supplies                     | 470   |             |              | 998         |              |
| Bank charges                        | 417   | 1795        |              | 165         | 1793         |
| <b>Utilities</b>                    |       |             |              |             |              |
| Utility Warehouse                   | 22410 |             |              | 18451       |              |
| Waste disposal                      | 1484  |             |              | 1312        |              |
| Castle Water                        | 1108  | 25002       |              | 1129        | 20892        |
| <b>Repairs &amp; Maintenance</b>    |       |             |              |             |              |
| Fire alarms/Plumbing/Shed           |       |             |              | 1456        |              |
| Cowleys                             | 216   |             |              | 216         |              |
| Verisure alarm                      | 640   |             |              | 618         |              |
| Chubb                               | 1762  |             |              | 695         |              |
| Door Repair                         | 120   |             |              |             |              |
| Happy Drains                        | 150   |             |              | 150         |              |
| Hall Ceiling                        | 582   | 3470        |              |             | 3135         |
| <b>Major Capital Expenditure</b>    |       |             |              |             | 5923         |
| Alan Rosseames                      | 1100  |             |              |             |              |
| Walton access                       | 3000  | 4100        |              |             |              |
| <b>Sundries</b>                     |       |             |              |             |              |
| Kingdom coffee                      | 73    |             |              | 73          |              |
| Desk top for hall                   | 659   |             |              |             |              |
| Christmas Fayre                     | 162   |             |              |             |              |
| Hall booking refund                 | 160   |             |              |             |              |
| Sundries                            |       | 1054        |              | 1100        | 1173         |
| Transfer to church A/c              |       | 4461        |              |             |              |
| <b>Total running costs</b>          |       |             | <b>55202</b> |             | <b>49188</b> |

Approved by the PCC on 26.04.2025

Alison Brunt, Vicar and PCC chair



**Closing balances as at 31.12.2024**

|             |        |
|-------------|--------|
| Church A/c  | 17644  |
| Hall A/c    | 6869   |
| Deposit A/c | 108121 |

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# Accounts

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# **St Oswald's, Norbury**



## **Annual Report 2024**

# St Oswald, Norbury Annual Report 2024

## Introduction

As St Oswald's prepares to celebrate 90 years of a physical presence in this community there is much to be thankful for from those 90 years and from the year just gone by. It has been good to hear people talking about their memories of the church community and one of the words used most often has been 'welcome'.

This report speaks of a year of activity in which we have continued to welcome people to our Sunday worship and other activities; we have worked hard to enrich our life and worship whilst dealing with some of the issues that inevitably crop up in an ageing building; and we continue to seek to extend our ministry of welcome by reaching out to serve and engage those beyond our regular worshipping community in new ways.

In 1934, when St Oswald's was consecrated for worship, almost all of the people living in the parish would have referred to themselves as 'Christian' and the majority, even those who didn't come to church, were willing to contribute to the cost of building and maintaining the church as a centre in the community. The demographics of our parish have changed considerably over time and, although far fewer people would consider themselves to be Christians, nevertheless the church remains at the heart of the parish area, and our welcome is well known to those who visit the church, come to our events, use our parish hall for clubs, classes and social functions and enjoy the peace of our beautiful and well maintained garden.

I am very grateful to all those who give so much of their time in service of the life of St Oswald's, most of whom do so on a voluntary basis, but even those paid for their work do so much that is over and above what they are contracted to do. We are a community that knows our need of God, and of one another and we thank God for all that he has done in this place over the past year, and pray that we will continue to be blessed in the year to come.

Rev'd Alison Brunt (Vicar)

## 2024 Electoral Roll Report

The total membership roll for 2024 for St. Oswald's Norbury Parish is 162 as at 26<sup>th</sup> April 2024.

Of this total **95** live within the Parish and **67** are non-resident (NR) and reside outside the Parish. We have **removed** the following parishioner who has died:

|             |
|-------------|
| Jean Atkins |
|-------------|

We have **added** the following names and take this opportunity to welcome them:

|                 |                        |
|-----------------|------------------------|
| Maureen Bucknor | Khalil Carrol-Thompson |
| Angela Lacey    | Dorothy Mugumba        |
| Joan May        | Christina Mary Slade   |
| Helen Wallace   | Lenroy Wallace         |
| Aeion Swinton   |                        |

### Electoral Roll figures from previous years:

|                      |     |
|----------------------|-----|
| 2024                 | 162 |
| 2023                 | 154 |
| 2022                 | 158 |
| 2021                 | 167 |
| 2020                 | 163 |
| 2019 (full revision) | 163 |

## Report of the proceedings of the Parochial Church Council 2023-2024

### Meetings and membership

The PCC met six times from 24<sup>th</sup> May 2023 to 27<sup>th</sup> April 2024. The members are responsible for making decisions on all matters of general concerns including how funds are to be spent. The meetings were well attended and chaired by the Vicar Rev'd Alison Brunt.

The PCC operates with sub-groups which meet to discuss important issues, for example, finance, church fabric, mission projects, and report the outcome of their meetings and proposals. These are all reported on separately.

The Standing Committee consists of the Vicar, Church Wardens, Treasurer and the PCC Secretary. The Committee meets prior to each PCC meeting to discuss urgent matters ahead of scheduled PCC meetings and report back to the PCC.

Safeguarding is a standing agenda item at PCC meetings that is in line with the recommended practice from the Diocesan Safeguarding Team. The Safeguarding Officer is responsible for ensuring that a Disclosure Barring Service is completed by all members who work with children and vulnerable adults in the church.

The following officers were appointed at the first meeting on the 25 May 2023.

|                       |                                                                            |
|-----------------------|----------------------------------------------------------------------------|
| Secretary:            | Maudlyn Riviere                                                            |
| Treasurer:            | Dawn Blair                                                                 |
| Safeguarding Officer: | Judy Morris                                                                |
| Deputy Wardens:       | Sonia Rumbelow, Debbie Alleyne                                             |
| Treasury:             | Sylvia James, Judith Kitchingman                                           |
| Standing Committee:   | Alison Brunt, Yemi Adeogun, Yvonne Nwanokwu<br>Maudlyn Riviere, Dawn Blair |

The work of the PCC is reflected in the activities and events of the church which are listed later in this report.

## **Report on the Fabric, Goods and Ornaments of the Church**

There were several projects completed during the past year comprising the following:

### Church

1. A Hundred new hymn books 'Hymns Ancient and Modern: Hymns and Songs for Refreshing Worship' were purchased as an early St Oswald @ 90 project with congregation members invited to donate the cost of a book and in return, to have a dedication placed in the book.
2. The uneven paving slabs on the pathway on the south side of the church were re-laid, the additional stretch of uneven pathway was re-tarmacked and now made safer for users.
3. The broken right-hand accessible handrail from the church car park to the hall was replaced.
4. An Eco – Heating System survey was conducted by Cowley's, who maintain our current heating systems. This concluded that since current heat pump systems offered in the UK only operate at 70 percent output and function using a hybrid system working in conjunction with the traditional gas boiler, St Oswald's would require a heat pump which operated at 90 percent output and would still require a traditional boiler. Estimated costs of around £150,000 and would not be cost effective for the current needs of St Oswald's.
5. The damaged brick post in the car park was rebuilt and strengthened.
6. The bark bed in the car park was tarmacked over to avoid it becoming a mud pool during winter and to also make safe for pedestrians.
7. Three spotlights stopped working in the church, CES Electrics checked and rectified the fault.
8. The church hedge has been cut and well maintained throughout the year.
9. Blue Jeans was closed at the start of the year, due to company changes and Zoom is now used for Sunday Services and morning prayers.
10. Quinquennial Inspection - St Oswald's five-year inspection, under the Ecclesiastical Jurisdiction and Care of Churches Measure 2018, took place at the end of October. Carried out by an appointed Quinquennial Inspector (Architect/Surveyor) designated by the Diocese of Southwark. The written report outlined a series of high-level works that should be completed over two-three years. A schedule of work/strategy has been prepared and we are currently obtaining quotes to carry out the high-level work. We will need to undertake fundraising activities to cover these costs.

### Hall

1. Following a break-in to the hall, the smashed office door was strengthened with bullet proof glass by the insurance company.
2. Several system leaks and blockages occurred in the men's and ladies' toilets and there were also leaks in the outside drains and kitchen roof. Happy Drains and Plumbers were engaged to repair and reinstate full usage of the toilets, to clear the drains and repair the leaking roof.
3. The hall garden fences were badly damaged during one of the many winter storms. McKeown Fencing Ltd carried out urgent replacement fencing to ensure that the garden could be safely used by hall users.

4. General maintenance was carried out - including boiler and cooker servicing, PAT testing in the hall and church, and the annual service of the fire extinguishers in both the hall and church. Replacement first aid kits were purchased for both the hall and church.
5. Four holes in the hall garden path were filled by the team relaying the slabs in the church path.

## **Report on the Financial Affairs of the Parish**

The online banking is with Unity Trust Bank plc. Our preferred method of making payments is via BACS transfers or Direct Debits. The request for cheques is getting fewer.

### Church

Major expenditure this year covered the lighting and Church path. We transferred money from the CCLI account to cover the capital expenditure incurred in 2022.

We incurred expenses with tuning of three Pianos and Organ. A Quinquennial Inspection was done during the year. There has been an increase in Insurance and increase in Utility bills.

Overall fundraising income has increased from Concerts, Harvest Supper, Summer and Christmas Fayres. Less income was incurred from Weddings and Funerals.

We are receiving income through regular bookings from the Associated Board Music Exams.

Our annual pledge to the Diocesan Parish Support Fund for 2023 was increased to £48,000 moving to a level closer that was paid pre-Covid.

### Hall

There was significant expenditure on repairs as indicated in the Fabric Report. These costs were met through the transfer from the CCLA account.

The Utility bills were very high and in order to reduce our costs, we will be reviewing possible new suppliers.

Income from Hall bookings have increased from last year with more regular bookings.

## **Report on the Proceedings of Croydon North Deanery Synod**

During the year there were three Deanery Synod meetings covering a variety of different topics. Meetings are held in different churches in the Croydon North Deanery. The Representatives, Maudlyn and Christiana attend the Synod meetings and feedback information to the PCC.

Our Deanery continues to work with Croydon Citizens and we are considering how to make meaningful connections between churches through social activity and our work related to the Southwark Vision.

As we elected only 2 representatives last year we can elect 2 more this year to serve for the remainder of the term (2 years) if people are willing to stand.

## Key Activities and events of the Church

### Worship

Worship is at the heart of our life together as a church and week by week we offer a Sung Eucharist at 10am on Sundays, with Sunday School during term time, and said services at 8am on Sundays and 10:30am on Wednesdays. Common Worship Morning prayer is said together by Zoom (previously by Blue Jeans) each day (except Sunday) and a short evening 'Prayer for the nation' is said every evening also by Zoom.

The 10am Sunday service is shared by Zoom with between 3 and 10 people joining each week. It is pleasing that fewer people now feel the need to worship from home, but others have welcomed the opportunity to join on the odd occasion when getting to church has not been possible.

We have enjoyed some good music from our choir, which has grown to 12 members under our Director of Music, Ann Hubble. The choir has worked hard to give and lead us in some new music during the year, including some additional sessions with Rev'd Jim Jelley assisting them in learning new music for special occasions. We have begun using the new hymn book 'Hymns Ancient and Modern- Hymns and Songs for Refreshing Worship'. There has been a gradual revision of our service booklets to accommodate the use of two new mass settings – David Thorne's Mass of St Thomas and Malcolm Archer's Mass of St Mark. . I am very sorry to note that Ann Hubble, our Director of music for the last four years will be leaving us during May – she has contributed enormously to our worshipping and our social life and will be greatly missed.

We are well supported by strong teams of servers, readers, intercessors, welcomers and coffee makers, not to mention the many people who prepare our worship without being seen – producing notices and service resources, cleaning the church and maintaining the rotas. But we would love to have more people involved, with the serving team in particular seeking for more helpers. Please do ask how you can help.

During 2023 we took services with 2 baptisms, 1 wedding and 13 funerals held either in church or at a local crematorium. We hosted a service and social event for the Diocesan SPAs in August and, as is usual, the annual service for AGNAP (The Association of Guyanese Nurses and Allied Professionals) in May.

### Children's Church

Young people continue to attend the Children's Church to learn from the weekly Bible teachings as they develop their understanding of the Christian faith. Attendance has varied throughout the last twelve months and currently three young people of primary and early secondary age attend regularly, with higher numbers at festivals such as Christmas and Easter.

We continue to hold Children's Church in the choir vestry during the main Sunday service. This means that the young people can be a part of The Gathering at the beginning of the church service and then return in time for the Communion.

Those who come attend very regularly and show real interest in the Bible teachings and the opportunities for discussion and reflection. They participate in church worship, giving readings and prayers with ever-increasing confidence. The young people worked hard on posters for the King's coronation, writing thoughtful reflections, contributing ideas for bookplate designs for the new hymn books and performing in monthly all-age worship. Our young people are also singing in the choir or acting as servers, which is testament to their increasing confidence and maturity as they contribute to the life of the church.

There has been limited activity from Public Spirit in recent months, the group for secondary-aged young people joining with others from churches in Croydon North Deanery to explore ways of expressing faith through social justice. This has been due to several factors, one of which is the low

numbers of secondary-aged young people and others moving on to college, university and other commitments, which has generally been the experience of churches in the deanery including St Oswald's. Public Spirit has focused on promoting youth safety which continues to be a significant area of work for Croydon Council. It is hoped that our young people can continue to contribute their ideas and experiences in order to build on the work they have done previously on this important issue.

### Ministry:

We are blessed with the supporting ministry of two licensed readers, Leonora Davies and Marcia Grant-Che who assist with preaching, leading worship and study groups while also offering pastoral support and friendship to the congregation. Our accredited Southwark Pastoral Auxiliaries, Anita Christ and Bevon West support and keep in touch with church members and others in the local community through visiting, telephoning and messaging and Bevon, through her work in the hall, is available for those who drop in while she is present, and also to hall users.

Although we are blessed with a strong team of licensed and accredited ministers, we are also thankful that many members of the congregation offer an excellent ministry of keeping in touch, especially with members who are unable to attend church.

### Mission Group:

The mission group meets to look at the wide range of St Oswald's church mission, within the parish and local communities, throughout the year. Including contributing to church-led activities, charitable allocations both home and abroad. The group meets four times a year and comprises six members of the congregation led by Reverend Alison Brunt. The past year the group proposed, reviewed, and actioned the following allocations of £100 granted to twelve charitable organisations based at home and abroad as approved by the PCC, these are:

#### *Overseas allocations:*

The LIFE Foundation, USPG, SOS Children's Village UK, MAF Flying for Life, Red Cross, and Manna Development Disability Centre, Bengaluru.

#### *Home Allocations:*

Salvation Army, Church Urban Fund, St Christopher's Hospice, Livability, Welcare, and Cerebra

#### *Fundraising events* for charities during the year included:

1. Christingle - the children's Christmas Eve service raised £93.50 for the Children's Society.
2. Fair trade fortnight in February raised £70.00 donated to Stop the Traffik.
3. Christian Aid week 14<sup>th</sup> -20th May 2023 raised £232.10 via envelope giving and £40 via direct donations.
4. Church Fundraising Jar - LEPRO as the nominated charity would continue for the year.

*Practical giving* – boxes were set up to support the St Alban's community food bank and collection of soft toys for orphaned children at the Manna Development Disability centre in India.

*Benefact Mission Money 2024* - The Mission Group achieved success in obtaining a grant of £3,600 to set up a group for new and expectant mums in the hall. The group will be exploring the best way forward for implementation.

#### *Mission Strategy into the future*

The group are continuing to explore three key areas around church mission as highlighted by the diocese: The Anti-racism Charter, Living in Love and Faith and Eco-church – shrinking our carbon footprint and exploring the possibility of going for the Eco-church Award

## Website

In spring 2022, work began on an update to the pre-existing site. Our objective was to modernise the website into an attractive visual product that captured our active church life, while remaining true to our traditions as a church. Above all, we were clear that our website should serve as a component of our mission.

Early work was done to improve the site's function and visual impact while developing a completely redesigned website 'behind the scenes'. We wanted our website to be more streamlined, better prioritised and easy to use. You may recall noticing incremental updates relating to the home page and fresh graphics and new photographs of the church were incorporated through 2022-23.

Amendments to the previous site continued until, in September 2023, we launched the new website which is, we believe, fit for purpose for the modern day, able to connect with those tuned into the media age and conveys the active church that we are.

We needed a website that we could present to the world with confidence. Ultimately, our website is a key part of evangelism and we hope that it enhances the experience of the St Oswald's family while reaching the wider community and beyond for Jesus.

## Flowers and church decorations

In praise to God for the beauty of creation, our flower arrangements are renewed each week (except during Lent and Advent) with arrangements at the Altar, Lady Chapel and the Welcoming Area.

We marked the Festivals of Harvest, Christmas and Easter with more profuse floral arrangements and at the end of these Festival Services, we distributed approximately 20 bunches or arrangements of these flowers to members of the congregation including some unable to attend church. Mothering Sunday was marked with the distribution of 170 daffodil posies to members of the congregation and special visitors for this occasion.

There are currently four team members working on a rota basis with a couple more who help out at other times. We welcome new members of all abilities and can offer support from the team for beginners and less experienced arrangers. The team have risen to the challenge of being more eco-friendly through no longer using Oasis in their arrangements.

The provision of flowers is expensive and relies on donations. Contributions are gratefully received. There is also an opportunity to sponsor an arrangement in honour of a loved one or to celebrate a special occasion. The cost is approximately £30.

Please do consider offering this if you are able.

This year we received monetary donations of £712.00 plus donations in Flowers - £188.05 declared and an estimated £340.00 where volunteers cover the cost of the flowers themselves without claiming or declaring the costs

Our expenditure was- £636.37 (including Harvest £62.14 / Christmas £107.49 / Mothers Day Posies £75.00 / Easter £200.85 )

## Celebrations, Social and Fundraising events:

In May we were pleased to celebrate the coronations of King Charles and Queen Camilla with a special Eucharist on Coronation Sunday followed by a community afternoon tea with the Beaufort String Quartet.

Our patronal festival was celebrated on 6<sup>th</sup> August with an afternoon tea followed by a Songs of Praise service which included reflections from members of the congregation. In September we held

our Harvest Festival and Harvest Supper. Following the Harvest Festival, the contributions of food and other items were gratefully received by The Spires Centre and The St Albans Food Bank.

In October we marked Black History Month with an event entitled 'The Power of the Pen' which paid tribute to writers of African and Caribbean heritage whose work has transformed thinking and furthered social justice and equality for all. Two published authors, Rosanna Amaka and Nicola Williams, gave powerful readings and discussions of their work, and church members gave moving performances of the work of other inspirational writers. We were able to support independent local sellers of multicultural books and cultural crafts, and enjoyed the tasty food available. The event was well attended and it was especially wonderful to see people relishing the craft of writers, excitedly buying *real* books. During October, Sunday services featured spiritual music by Black composers from the choir and musical director Ann Hubble.

Our series of concerts aimed at inviting classical musicians to play in the church continued with Sunday afternoon recitals in June (flute and piano), October (organ) and November (piano). These were very much enjoyed by those attending but struggled to cover their costs and we will be placing these on hold in the coming year unless a couple of members of the congregation can take on the task of organising and, importantly, publicising them.

Throughout the year we had four of our very popular parish lunches which were well attended and enjoyed by those present and one or two people who were delivered a 'take-out' meal.

Our Summer and Christmas fairs, as always, offered an opportunity to invite in the local community as well as providing an opportunity to raise much needed funds for the church.

#### Pop In Club:

The Club continues to meet regularly each week with an average attendance of 22, and we have gained two new members. It's very reassuring, having received feedback from members, how much they enjoy coming and I was even surprised when I met a couple who were told by a member what a relaxed and friendly Club it is.

We continue with the usual activities of quiz, exercise, bingo, raffle and games, which include scrabble, cards, dominoes, of course, some members prefer to just talk among themselves. Our annual day trip took us to Worthing, the weather was in our favour and a lovely time was had by all.

It was sad that we lost a very dear member whose 100th birthday we were planning to celebrate unfortunately, it was not to be. May her soul rest in peace.

#### Women's Fellowship:

During the past year, the 12 regular members of the group have taken it in turns to organise the monthly talks, activities and meals out together. These have included talks on the Island of Svalbard, Local History, The Great North Wood and The Saints. We held a Celebration Tea Party for the King's Coronation, had a film and quiz afternoon, had a New Year Party and helped with preparations for the church's @90 celebrations.

This group meets on the second Wednesday of each month in the Parish Hall, for fun, friendship and activities. A warm welcome awaits any woman from the local community who would like to join us, please speak to the Vicar or any of the members for more information. Occasional 'Open House Sessions' involving outside speakers, are open to non-members, including men.

#### Community Engagement

It is always a great joy to welcome local school children into the church and it has been good to welcome back Norbury High School for Girls and Children from Kensington Avenue Primary School for their Christmas services.

We have a good link with Kensington Avenue Primary School with the vicar taking seasonal assemblies in school and children coming to visit the church for their RE studies. We are also, often, the recipients of plants that the children have grown.

### The Parish Hall

The hall continues to be busy as a venue for the local community and for regular groups who meet there including the Rainbows and Brownies, dance and fitness classes, and a Taekwondo class, as well as the regular church led-activities. Weekly groups meet every day of the week except for Tuesdays and Sundays

We host the local councillors surgeries and are used for civic consultations and also suitable commercial events. We become a polling station for elections.

The hall is a popular venue for funeral receptions and children's parties which we are able to accommodate from time to time.

The toilets have been refurbished and the kitchen needs work doing subject to available funds (details on the fabric report)

### Warm Space:

The warm space provision at St Oswald's began in January 2023, responding to huge rises in energy and living costs. At that time three mornings a week were offered: one coordinated by an external provider and the other two run by church volunteers. Sessions continued throughout the year and people enjoyed the opportunity to hear visiting speakers, play games and quizzes, meet new people and have hot drinks and snacks.

Currently one session is held on a Wednesday morning, and a consistent group of four to six attend and enjoy the opportunity to talk, share concerns, get help from time to time and interact in our safe and supportive setting. Sometimes issues of real need have emerged and we have been able to provide guidance on where to get help, especially for welfare issues. People attending have also become involved in other activities of the church or groups meeting in the hall .

It has become clear that those attending welcome the opportunity to gather socially, not just for a warm space but a warm welcome and the provision has continued throughout the year, whatever the weather, and it is hoped that this important pastoral work meeting real need can be supported to continue in the future.



**Section A**

**Independent Examiner's Report**

|                                               |                              |                                |         |
|-----------------------------------------------|------------------------------|--------------------------------|---------|
| <b>Report to the trustees/<br/>members of</b> | St. Oswald's Church, Norbury |                                |         |
| <b>On accounts for the year<br/>ended</b>     | 2023                         | <b>Charity no<br/>(if any)</b> | 1186034 |
| <b>Set out on pages</b>                       | 1-3                          |                                |         |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2018

**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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

16/04/2024

**Name:**

Judith A Morris

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

88 Ederline Avenue,  
Norbury  
London SW16 4SA



**Section A**

**Independent Examiner's Report**

|                                               |                              |                                |         |
|-----------------------------------------------|------------------------------|--------------------------------|---------|
| <b>Report to the trustees/<br/>members of</b> | St. Oswald's Church, Norbury |                                |         |
| <b>On accounts for the year<br/>ended</b>     | 2023                         | <b>Charity no<br/>(if any)</b> | 1186034 |
| <b>Set out on pages</b>                       | 1-3                          |                                |         |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2018

**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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

16/04/2024

**Name:**

Judith A Morris

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

88 Ederline Avenue,  
Norbury  
London SW16 4SA

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2023**

Page 1

**Opening balances at 01.01.2023**

|                     |        |
|---------------------|--------|
| Church Account      | 10875  |
| Parish Hall Account | 5452   |
| CCLA Investment     | 167751 |

|        |
|--------|
| 17916  |
| 5990   |
| 163608 |

**Income**

**2022**

**Voluntary Receipts**

|                     |       |
|---------------------|-------|
| Planned Giving      | 29192 |
| Collections         | 24262 |
| Gift Aid tax refund | 8398  |
| Voluntary donations | 1041  |

62893

|       |
|-------|
| 31346 |
| 17859 |
| 9311  |
| 2965  |

61481

Music Festival

906

**Fundraising**

|                 |      |
|-----------------|------|
| Concerts        | 1578 |
| Fair Trade      | 70   |
| Harvest Supper  | 496  |
| Summer Fayre    | 1852 |
| Christmas Fayre | 1985 |

5981

|      |
|------|
| 332  |
|      |
| 347  |
| 1217 |
| 1223 |

3119

**Sundry Donations**

After services Coffee

759

637

**Charities**

|                      |     |
|----------------------|-----|
| Misson Committee     | 100 |
| Bishop's lent appeal | 136 |
| Save the children    | 251 |
| Children's Society   | 37  |
| Christian Aid        | 232 |

756

|     |
|-----|
| 367 |
| 232 |

599

Legacy

6000

|                          |      |
|--------------------------|------|
| Fees Weddings & Funerals | 3576 |
| ABRSM fees               | 1340 |
| Insurance claim          |      |
| Grants/Election          |      |

4916

|      |
|------|
| 7201 |
| 5305 |
| 1314 |
| 1400 |

15220

Refund from Hall A/C

2829

2603

**Church income Total**

**78134**

**90565**

Transfer from CCLA

35000

CCLA Interest

5971

4143

Hall Income

46387

32197

**Total Income**

**165492**

**126905**

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2022**

Page 2

| <b>Expenditure</b>                             | <b>2023</b> |               | <b>2022</b> |               |
|------------------------------------------------|-------------|---------------|-------------|---------------|
| Parish Support Fund                            |             | 48000         |             | 45000         |
| Church Insurance                               | 4694        |               | 4267        |               |
| Hall Insurance                                 | 1680        | 6374          | 1528        | 5795          |
| Organist                                       |             | 6904          |             | 5818          |
| Organist fees (invoiced)                       |             | 1365          |             | 3073          |
| <b>Admin and Sanctuary costs</b>               |             |               |             |               |
| Charles Farris/ Communion Wine / African Palms | 475         |               | 1084        |               |
| Admin / Payplus                                | 315         |               | 215         |               |
| RCSM membership                                | 127         |               | 110         |               |
| CCLI Membership renewal                        | 293         | 1210          | 279         | 1688          |
| <b>Printing &amp; Stationary</b>               |             |               |             |               |
| No Problems                                    | 1595        |               | 2368        |               |
| Redemptorist / Envelopes/Thy Kingdom come      | 386         |               | 465         |               |
| New hymn books                                 | 1328        |               |             |               |
| Eden                                           | 202         | 3511          |             | 2833          |
| <b>Fundraising</b>                             |             |               |             |               |
| Concerts                                       | 2160        |               | 1745        |               |
| Jubilee                                        |             |               | 1029        |               |
| Ukraine                                        |             |               | 700         |               |
| Summer Fayre                                   | 300         |               |             |               |
| Christmas Fayre                                | 353         | 2813          | 319         | 3793          |
| <b>Mission Giving &amp; Donations</b>          |             |               |             |               |
| Missionary giving                              | 1100        |               | 957         |               |
| Music Festival                                 |             |               | 1576        |               |
| Bishop's Lent Appeal                           | 188         |               | 15          |               |
| Children's Society                             | 251         |               | 268         |               |
| Christian Aid                                  | 232         | 1771          | 252         | 3068          |
| <b>Church Maintenance</b>                      |             |               |             |               |
| Utilities                                      | 4361        |               | 2142        |               |
| Chubb/Cowley/Rodells                           | 1815        |               | 1585        |               |
| Garden / Drains/Door                           | 912         |               | 2299        |               |
| Organ and piano servicing                      | 790         |               | 1343        |               |
| Quinquennial survey                            | 1215        |               |             |               |
| Sundry expenses                                | 100         | 9193          | 105         | 7474          |
| <b>Capital Expenditure</b>                     |             |               |             |               |
| Lighting                                       | 15718       |               | 2520        |               |
| Organ rebuild                                  |             |               | 6432        |               |
| Church path                                    | 6940        | 22658         | 6500        | 15452         |
| Curate's leaving gift and farewell party       |             |               |             | 1006          |
| Wedding Refund                                 |             |               |             | 480           |
| Bank fees/handling charge                      |             | 204           |             |               |
| Transfer to Hall Account                       |             | 12000         |             | 2126          |
| <b>Total Church Expenditure</b>                |             | <b>116003</b> |             | <b>97606</b>  |
| Hall expenditure                               |             | 49188         |             | 32735         |
| <b>Total Expenditure</b>                       |             | <b>165191</b> |             | <b>130341</b> |

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2023**

Page 3

| <b>Hall Income</b>            |  | <b>2023</b>  | <b>2022</b>  |
|-------------------------------|--|--------------|--------------|
| Hall bookings                 |  | 27267        | 25341        |
| Transfer of funds from church |  | 18904        | 4584         |
| Other income                  |  | 216          | 2272         |
| <b>Total Hall Income</b>      |  | <b>46387</b> | <b>32197</b> |

|                                     |       |              |              |
|-------------------------------------|-------|--------------|--------------|
| <b>Hall running costs</b>           |       |              |              |
| <b>Virtual Business Source Ltd.</b> |       | 16272        | 14403        |
| <b>Admin costs</b>                  |       |              |              |
| Go Cardless                         | 233   |              | 435          |
| Mobile phone                        | 397   |              | 387          |
| Office supplies                     | 998   |              | 724          |
| Bank charges                        | 165   | 1793         | 148          |
| <b>Utilities</b>                    |       |              |              |
| Utility Warehouse                   | 18451 |              | 7833         |
| Waste disposal                      | 1312  |              | 1408         |
| Castle Water                        | 1129  | 20892        | 244          |
| <b>Repairs &amp; Maintenance</b>    |       |              |              |
| Cowleys                             | 216   |              |              |
| GD Security (fire alarm)            | 585   |              | 542          |
| Verisure alarm                      | 618   |              | 580          |
| Chubb                               | 695   |              | 931          |
| MK Plumbing                         | 145   |              |              |
| Design & development                | 276   |              |              |
| Happy Drains                        | 150   |              |              |
| Premier Shed                        | 450   | 3135         | 2053         |
| <b>Major Capital Expenditure</b>    |       |              |              |
| Dishwasher                          |       |              | 2517         |
| Lighting                            |       |              | 1572         |
| Toilets                             |       | 5923         | 4089         |
| <b>Sundries</b>                     |       |              |              |
| Kingdom coffee                      | 73    |              | 44           |
| Ecclesiastical Insurance            | 100   |              |              |
| Celebration lunches/teas etc        | 700   |              |              |
| Sundries                            | 300   | 1173         | 204          |
| Transfer to church A/c              |       |              | 763          |
| <b>Total running costs</b>          |       | <b>49188</b> | <b>32735</b> |

Approved by the PCC on 27.04.2024

Alison Brunt, Vicar and PCC chair



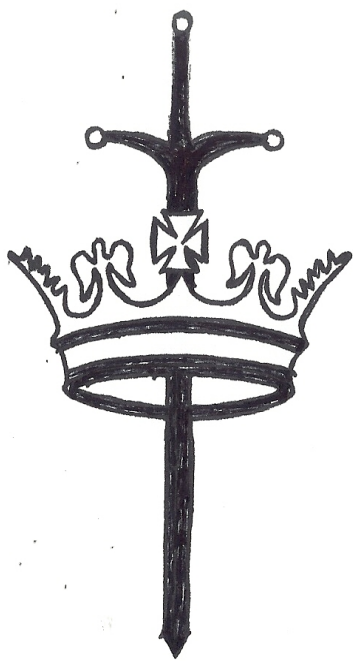
**Closing balances as at 31.12.2023**

|             |        |
|-------------|--------|
| Church A/c  | 8006   |
| Hall A/c    | 2651   |
| Deposit A/c | 138722 |

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# Accounts

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# Saint Oswald's Norbury

Annual  
Report  
2023

**MINUTES OF ST OSWALD'S CHURCH  
ELECTION OF CHURCH WARDENS' MEETING  
HELD ON SUNDAY 15 MAY 2022**

**Attendees:** 50 members of St Oswald's Congregation  
All Electoral Registered members

**Apologies:**  
There were no apologies

**Opening Prayer:**  
  
The opening prayer was led by Rev'd Alison Brunt

**Notices convening the meeting**  
  
Taken as read

**MINUTES OF 2022 CHURCH WARDEN'S MEETING**  
  
The minutes were recorded as an accurate reflection of the minutes

**ELECTION OF CHURCH WARDENS**

There were two nominations

|                 |                              |
|-----------------|------------------------------|
| Yvonne Nwanokwu | Proposed by: Edgar Weithers  |
|                 | Seconded: Sundar Pichamuthu  |
| Yemi Adeogun    | Proposed by: Claudette Blair |
|                 | Seconded by: Sonia Rumbelow  |

These nominations were approved by all attendees and the newly elected Church Wardens will assume their responsibilities following commissioning by the Vicar at the first available opportunity.

Alison agreed for Yvonne and Yemi to be nominated as Church Wardens and thanked them for being willing to stand as Church Wardens

Alison declared closed the election of the Church Wardens

# **MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING HELD IN CHURCH**

## **SUNDAY 15 MAY 2022**

**Attendees:** 50 (All Electoral Register members)

**1. Apologies for absence**

No apologies were received.

**2. Minutes of the previous Meeting held on the 16 May 2021**

The minutes of the meeting held on the 15 May 2022 were agreed as an accurate report of the meeting.

Acceptance of the minutes: Proposed by: Chris Avery Seconded by: Angela Scott

**3. Matters arising from the Minutes**

There were no matters arising, taken as read.

**4. Consideration of the Revised Electoral Roll Report**

The Electoral Roll was revised for the 2022 APCM meeting. There were 158 parishioners as at 27 April 2022 of this total 88 live within the parish and 70 are non-resident (NR) and reside outside the Parish.

The members accepted the Electoral Roll Report as read.

Alison thanked Anita for her work in upgrading the Electoral Roll. Anita agreed to continue as Electoral Roll Officer for another year.

**5. Consideration of the Annual Report on the proceedings of the Council**

The Report was circulated prior to the meeting and was accepted as read.

Alison thanked the PCC members and everyone involved in the running of the church.

Judy Morris was thanked for her work as Safeguarding Officer and for the extra responsibilities she takes on board, for example her involvement with the back to church register after the Covid Pandemic.

Thanks to Bevon and Jenny for their work in the hall and for the hard work preparing Sunday Lunch held for the wide community.

Thanks to Phoebe for running the Women's Fellowship and to Sylvia for arranging the Harvest Supper.

Thanks to Vee and Judy Butcher for their cooperation in organising the Black History Month event.

Alison thanked Ann our organist for organising the music festival and thanks also to the church choir. Thanks to Robin for playing the church music when Ann is away.

Thanks to Alistair and Heather for all their support.

Thanks to the group of volunteers who faithfully helped with the cleaning of the church, and to Vicky Bruce who keeps the church garden looking immaculately clean and tidy. Thanks also to the volunteers who late the church on special occasions.

Alison thanked Anita and everyone involved with the lovely flower arrangements for the inside of the church.

Alison was very grateful to Leonora for representing her when she was on leave and thanks to those who read and those who do the intercessions. Judy Morris for preparing the Pew Sheets.

**6. Consideration of the Annual Report on the Financial Affairs of the Parish and Consideration of the Annual Independently Examined Accounts for the year ended 31.12.2022**

The Church accounts were accepted by the members and no questions were asked.

Dawn Blair thanked the Finance Team - Judy Kitchingman, Tracey Fagbemi, and Nick Lock for their part in the work.

Alison thanked Dawn for taking up the role of treasurer and for producing the accounts and sending them to the Diocese.

Judy Morris was thanked for auditing and examining the accounts.

Thanks to Sylvia James for processing cash and cheques for banking and Judith Kitchingman the stewardship recorder

**7. Report on the Fabrics, Goods and Ornaments of St Oswald's Church 2022**

The report was accepted by the meeting as read.

Tracy Fagbemi, Nick Lock and Chris Avery were thanked for their work in checking on the maintenance and project work carried out on the church building and the hall.

**8. Consideration of the Report from the Deanery Synod**

The report was accepted as read.

**9. Election of Deanery Synod Representatives.**

This was not a year for elections and so the following members will continue to serve as Lay Members of the Deanery Synod.

Judy Butcher                      Tracy Fagbemi

Yvonne Nwanokwu              Maudlyn Riviere

Thanks to Judy, Maudlyn, Tracy and Yvonne for attending Synod meetings to represent St Oswald's. Vee Benn for attending to report on her work with the young people and Public Spirit.

**10. Election of the PCC Members**

The following members were elected as lay members of the PCC to serve for three years:

Sandra Randall Louise Gu      Debbie Alleyne      Angela Scott

**11. Appointment of Independent Examiner for the Accounts**

Judy Morris agreed to continue as Independent Examiner of the accounts.

**12. Vicar's report and overview of ministry in the parish**

Alison thanked all those who were mentioned in the report for all they had done throughout 2022.

Thanks to the SPAs – Bevon and Anita and Leonora (Reader), Vee Benn the co-ordinator of the children's church and those who adorned the church to make it look more beautiful.

**13. Any other business**

There was no other business

Alison declared the meeting closed

**14. Alison led the congregation in the closing prayers and the grace.**

## Introduction

This is a lengthy report, and I hope that that will not put you off reading it because it reflects a great deal of activity and work throughout the year which has been instrumental in building up the worshipping community of St Oswald's, the associated community who attend events and activities, and reaching out to people who need to find a place to form community – to be with others.

This has been a year for reflecting on the lessons learned from the Covid pandemic, concerning ourselves more with looking at what was gained through these difficult last few years and building on changed expectations of what the life of the church should be.

It has also been a year in which we have played our part in marking key national events and been reminded of the particular place of the Church of England as the established church in England. We celebrated with joy the Platinum Jubilee of the late Queen, inviting the local community to share our space and our hospitality – it may have felt more like a party than mission – but feedback showed that we had touched a need for places of connection for people of different backgrounds and across the whole spectrum of ages. We showed too our ability to mark the death of the late Queen in a dignified and respectful way – in the best way that we could. Very recently we have celebrated the Coronation of the King with the same sense of joy and desire to draw others in. The particular role of the Church of England gives us the privilege and responsibility to reach out and offer ministry to all who live in our parish – it is not always easy, but I think that this report shows, among many things that we do, that we have high aspirations and we do our very best to fulfil them.

Please do read this report and be grateful for all that has been done over the last year by the members of this church. If you are on the fringes of participation in what we do, please consider ways in which you might support the ongoing ministry of the church, within this parish and in the wider world.

With my love and prayers

Alison

## Electoral Roll Report

The total membership roll for 2022 for St. Oswald's Norbury Parish is **154** as at 6<sup>th</sup> May 2023. Of this total **87** live within the Parish and **67** are non-resident (NR) and reside outside the Parish.

We have **removed** the following five parishioners who have died:

|                   |                   |
|-------------------|-------------------|
| Andria Atkinson   | Dorothy Callaghan |
| Chella Pichamuthu | Olywnn Wilkins    |
| Roy Williams      |                   |

We have also **removed** the following three parishioners who have moved away:

|                   |                  |                 |
|-------------------|------------------|-----------------|
| Tiwa Asher-Abiola | Margaret Amaechi | Michael Amaechi |
|-------------------|------------------|-----------------|

We have **added** the following names and take this opportunity to welcome them:

|                   |                  |
|-------------------|------------------|
| Dionne Campbell   | Marcia Grant-Che |
| Justina Ohirein   | Chloe Randall    |
| Christiana Wright |                  |

## **Electoral Roll figures from previous years:**

|                      |     |
|----------------------|-----|
| 2023                 | 154 |
| 2022                 | 158 |
| 2021                 | 167 |
| 2020                 | 163 |
| 2019 (full revision) | 163 |

## **Report of the proceedings of the Parochial Church Council 2022-2023**

### Meetings and membership

The PCC met six times during the reporting period from 15 May 2022 to 15 March 2023.

The Standing Committee met between meetings on an ad hoc basis to discuss urgent matters ahead of scheduled PCC meetings. The Standing Committee consists of the vicar, church wardens, treasurer and the PCC Secretary. The PCC operates through sub-groups which meet to discuss important issues, for example finance, church fabrics matters and mission projects, and report the outcome of their meetings and proposals to the PCC.

The meetings were held face-to-face and chaired by the Vicar Rev'd Alison Brunt. The meetings were well attended. Reports on the fabric and finance matters and events of the church (all reported on separately) were planned and discussed.

A standing agenda item at all meetings is safeguarding in line with recommended practice from the Diocesan Safeguarding team. Making decisions about moving out of the Covid Restrictions remained a regular point of discussion.

The following officers were appointed at the first meeting on 15 May 2022:

|                       |                                                                          |
|-----------------------|--------------------------------------------------------------------------|
| Secretary:            | Maudlyn Riviere                                                          |
| Treasurer:            | Dawn Blair                                                               |
| Safeguarding Officer: | Judy Morris                                                              |
| Deputy Wardens:       | Sonia Rumbelow, Debbie Alleyne                                           |
| Treasury Team:        | Sylvia James, Judith Kitchingman                                         |
| Standing Committee:   | Alison Brunt, Yemi Adeogun, Yvonne Nwanokwu, Dawn Blair, Maudlyn Riviere |

At the same meeting it was agreed that Mike Morfey should be co-opted to the PCC

The work of the PCC is reflected in the activities and events of the church which are listed later in this report.

### **St Oswald's Fabric Report**

There were various projects completed during the past year comprising the following:

#### Church

The damaged tarmac path on the north side of the church had been entirely replaced and upgraded, during October, with a new edged tarmac path and surface drainage system to prevent water flowing into the vestry. Plans remain in place to refurbish the internal vestry.

A new upgraded lighting system had been sourced and fully installed in the Chancel in December ready for Christmas. The new lighting was supplied with luminaires and a dimming system, which provides the ability to increase or decrease the lighting to create a specific ambience. The investment of £15,210 meant technicians specialising in church lighting ensured the lighting met the required quality standards of the Diocese, plus ensuring longevity in years to come. Support and training were provided on the new system by the company.

It was noticed the lighting on the window cross at the West End of the church was not working. Following investigation, it was discovered the lights on the cross were no longer made. A replacement LED Light fitment, including a new automatic timer, was made by the technician in time to be lit up for Easter.

A few lock and carpentry issues arose. The vestry door lock had slipped and would not open, this was remedied by the lock being cleaned and refitted. The top panel of the altar rail had come away and this was re fixed. Currently obtaining quotes for the rehangng/fixing the stiff vestry door, repair of the internal west door self-closing broken hinges and resetting of the altar rail.

The five-year electrical testing was completed in early July and electrical installation certificate received. Next test due July 2027.

Yearly PAT testing for the church hall and the church will be undertaken early June 2023.

The five-year Quinquennial review of the church is due in 2023 - in this respect a review of the high-level works required is being undertaken and a report/quote will be prepared of the works needed to be carried out.

### Hall

Work to renovate the church hall toilets have been completed. Quotes are being obtained for the painting and decorating and steam cleaning to complete the work. Quotes are also being obtained for refurbishment of the church hall kitchen.

A couple of garden projects were completed including building a trellis along the along the hall fence for added protection and replacement of the hall shed roof to make it watertight for general storage.

Drain smart have been called in to clear a blocked drain in the church car park.

### Church and Hall Gardens

Volunteers from the church keep the lawns and flowerbeds neat and tidy. The aim is to make the area around the church a relaxing and pleasant 'green oasis' for people from the community to walk through and enjoy nature. Everything is designed to be minimum maintenance so that future volunteers will be encouraged to help out when the current 'gardeners' need to step down. The new garden path along the west side of the church has been greatly appreciated by users.

## **St Oswald's Finance Report 2022**

It has been over a year now since we have been with Unity Trust Bank Plc. The two online accounts for the Church and Hall to make payments directly by Direct Debit or BACS transfers. There are fewer cheque requests.

### Major expenditure this year

#### Church

In March we had major work done to refurbish the Organ.

In May we purchased a Votive Stand which resides at the back of the Church.

In November we replaced the Tarmac pathway in the area near the Church Vestry.

Funds will be taken out of the CCLA investment account to offset the cost of maintenance repair as is our policy for capital work.

Funding from the Mission Grant obtained in 2021, along with ticket sales and donations from those events allowed us to continue to support the outreach for the local community through music.

We also received income, to support the costs of the Jubilee celebrations, through donations.

We are now receiving regular income through regular bookings from the Associated Board Exams.

Our annual pledge to the Parish Support Fund for 2022 was reduced to £45000 in view of the impact of Covid.

#### Hall

In February we purchased a heavy-duty Dishwasher for the kitchen. This is working well especially for Hall Hire and we are using fewer disposable plates, cups and cutlery.

There was a storm which affected a tree located at the back of the Hall. Due to the storm damage, we had to remove the tree and replace the fence. A claim on our insurance covered these costs.

In June Electrical installation for Hall Kitchen wiring alterations for dishwasher, PAT testing. Remedial work for the Church and Hall.

There has been an increase in Hall income, with an increase in new regular bookings.

### Overall position

There were increases in planned giving, fundraising and hall income. However, it should be noted that budgeting for the major capital works was based on using funds available in the CCLA investment account, and we were not to make the transfer of funds before the end of the financial year. This leaves a deficit appearing in the church income over expenditure.

Our finances will hopefully continue to improve with planned giving and fundraising activities for 2023 and it is our intention to return our pledge for the Parish Support Fund to the former level of £50000 either this or next year. Our pledge for this year is £48 000

## **Key Activities and events of the Church**

### Mission through Music:

We have continued to host the ABRSM music exams at the end of each term. This raises some funds for the church, allowing us to continue to develop our musical work and also brings visitors into our building.

The refurbishment of the organ was celebrated with a recital by Marilyn Harper.

We repeated the idea of a Music Festival round about the time of our patronal festival. This included some excellent performances:

- A Silent Movie with organ accompaniment
- Steel band with Caribbean Food
- A concert given on behalf of the Ukrainian Cultural Association

Sadly these were less well attended than the previous year – but we have learned from feedback that a different approach is needed.

Later in August we enjoyed an outdoor performance from a Brass Ensemble.

The Beaufort String Quartet provided music for an excellent and well attended afternoon tea event as part of our Diamond Jubilee Celebration.

The choir continues to grow in terms of numbers and confidence and, with invited others, learned to sing Evensong in preparation for a patronal evensong after an afternoon tea.

On the 28 January 2023 - we had a concert by the Tryptich Singers. It was nice hearing the choir sing for us for the first time since the Covid Pandemic. A retiring collection was collected to support the work of a local Mental health charity.

### National Events

In June we celebrated the Queen's Platinum Jubilee, inviting our local community to a Family Fun Day with barbecue and activities on the Saturday and an Afternoon Tea with the Beaufort String Quartet on the Sunday afternoon. We had many appreciative visitors for both of these events.

In early September we joined the nation in mourning the death of the Queen. The church was open at various times with a condolence book available for those who wished to write messages. A special evening prayer was said on the eve of the funeral and the bell was tolled on the morning of the funeral service.

### Seasonal Celebrations

Lent, Holy Week and Easter were marked with Lent Reflections, by Blue Jeans, on the Biblical Stations of the Cross which took us into the Stations of the Crucifixion on Good Friday. The pattern of Holy Week and Easter was closer to the familiar, although a joyful diversion was an organ recital by Marilyn Harper showing off our newly refurbished organ to its full extent.

In early October we celebrated our Harvest Festival in the usual way with a 'Bring and Share' Harvest Supper with quiz and other entertainment and on Sunday Morning an All- age service in which gifts were collected and then later distributed to a local foodbank and homeless charities.

At Christmas we rejoiced in being able to celebrate our full range of services including Midnight Mass; Advent and Christmas Carol services; Christingle and Nativity and our now traditional Carols on the Green. Attendance at these services was very promising.

### **Children's Church**

Children have continued to attend the Children's Church to learn from the weekly Bible teachings as they develop their understanding of the Christian faith. Those attending have varied throughout the year, with between two and six young people of differing ages coming regularly, and higher numbers at festivals such as Christmas and Easter.

This year we have been able to sustain Children's Church by holding sessions in the church vestry during the main Sunday service. This has allowed us to continue when parent helpers have not been able to come and help in the hall. It has also benefited the young people to be able to participate in collective worship at the beginning of the church service as well as the Eucharist.

The young people show interest in the Bible teachings and have opportunities to discuss their ideas, ask questions, develop their prayers and express ideas creatively. There was a joyful welcome for one young person who was baptised last Easter and Children's Church was pleased to support his preparation for that important commitment. Children are regularly involved in all-age worship, making crowns for Father's Day, writing prayers at Harvest and Mothering Sunday, creating colourful candle posters for Advent and participating in Christmas and Easter celebrations. The young people particularly enjoyed preparations for the Platinum Jubilee in June, preparing posters and contributing their own prayers of thanksgiving in church. They also reflected thoughtfully later in September at the time of the Queen's passing and the accession of the new King. There was a play for All Saints of 'The Martyrdom of Perpetua' performed excellently by one of the families in the church, and young people have continued to give readings or support worship in other ways when called upon to do so.

The work of Public Spirit continues, with our secondary-aged young people joining with others from churches in Croydon North Deanery. The focus remains on improving youth safety and there have been several meetings to give input to Croydon Council as they develop a Youth Safety Strategy for Croydon. In February 2023 a listening event hosted by Croydon Citizens was held at Woodside Baptist Church involving Public Spirit and other groups representing young people in Croydon. It was attended by Croydon Executive Mayor Jason Perry, members and officers from Croydon Council, Croydon Police, and Croydon North Deanery members including clergy and young people's leaders. One of St Oswald's young people co-chaired the event most ably, and the involvement of Public Spirit was reported in the March 2023 edition of Southwark Diocese 'The Bridge' newspaper.

It has been good for Children's Church to have the positive engagement of the young people, dedicated support from their families, and the opportunities to contribute to the worshipping life of the church.

### **Pop-In Club Report**

The Club meets regularly on Thursdays each week and is open to both men and women over the age of 50. (more men are needed).

Currently there are 28 members, including three who recently joined, and a weekly attendance of 18-20. Sadly, three have passed away.

For All Souls, a short service of Remembrance was held for past members who have departed since the Club was opened in 2001. In all, a total of 49 names were read out.

We continue with the usual activities, i.e. exercise, bingo, quiz and raffle or just to talk to each other. It was very pleasing to hear from one member who likes to take the quizzes home to test her grandson. He is very impressed by her when she gives him the correct answers and wants to know how she has acquired the knowledge. No doubt she looks forward to the afternoon sessions of quizzes.

As usual, our Christmas lunch was enjoyed by all, including families and friends.

## **Women's Fellowship**

This group meets on the second Wednesday of each month in the Parish Hall for fun, friendship and activities. A warm welcome awaits any woman from the local community who would like to join us. During the past year the 11 regular members of the group have taken it in turns to organise the monthly talks, events and meals out together. These have included talks on Local History, an Animal Rescue Charity and the Galapagos Islands. We held a Celebration Tea Party for the Queen's Platinum Jubilee, had a Quiz afternoon and made origami star decorations for Christmas. This year, some of the sessions, especially those involving outside speakers, were open to anyone who would like to attend and we have been glad to welcome visitors, including men, to these 'Open House Sessions.' However, in spite of this rich programme of activities, we need more volunteers to take on responsibility for planning the programme and helping with the administration, to enable the group to continue.

## **Black History Month 2022**

We held an event entitled 'Our African Inheritance' to explore the African presence in the Bible, the roots of Christianity in Africa, the scholars who spread the faith and their influence on Christianity today. Once again we were fortunate to hear first-hand testimony from members of St Oswald's congregation who delivered presentations on learning about Christianity as they grew up in Nigeria and Sierra Leone, and there was music from singers, all from St Oswald's. Kind donations were received of African prints and artefacts to decorate the hall, together with food and raffle prizes, and we were pleased to welcome an audience of about forty-five people to the hall to enjoy the event.

## **Warm space**

During the autumn of 2022 community, voluntary and faith groups across the country were encouraged to open their doors to provide warm, safe spaces for people to gather, as part of the national response to the cost of living and energy crisis.

St Oswald's was keen to support this initiative as part of its mission and began its Warm Space provision in January 2023. The hall opened for people to drop in on three mornings a week, including one morning co-ordinated by an external provider 'The Lois Project' which has run its 'Heart and Soul Cafe'. The other two mornings have been run by St Oswald's volunteers.

Those attending have been able to meet others, receive hot drinks and snacks, hear speakers on a range of topics including health and wellbeing, managing finances, local history and poetry, take part in games and quizzes, as well as share personal experiences in a supportive setting.

It has been pleasing to welcome new people to St Oswald's who may otherwise not have come through our doors. Attendance has been consistent, with some people choosing to attend on more than one morning. It has also provided a helpful introduction to other hall activities such as the 'Pop-in' club on Thursdays and the Jamaican Association on Fridays. People have also expressed interest in worship at St Oswald's and have visited the church.

The first phase of the provision finished at the end of March 2023 and it is hoped that some form of drop-in provision can continue in the future.

## **Servers**

Very many thanks must go to those on the serving team who have remained and have done such a stalwart job over the last few months.

The consequence of lockdown is that 50% of the serving team have been lost which leaves only nine servers, three of whom serve at 8 am. Thus the burden of 10.00 am rests on the shoulders of the other six. The number serving at 10 am has already been reduced to three but it is still very difficult to even reach this target. The majority of the servers have other commitments within the church which just adds to the pressure. It is hoped that more people will come forward to join the team in the future.

## **Worship and Pastoral Ministry**

It is a great joy that we have been able to return to our worship and pastoral support to a similar pattern to that which we knew before Covid. However, we continue to be mindful of our use of space and of the concerns of individuals. We continue to offer the main Sunday service by Blue Jeans, although now the majority of people have returned to being present in church.

We have been able to celebrate all of the main Festivals, as has been our custom, in church.

We are well supported by strong teams of servers, readers, intercessors, welcomers, coffee makers and our choir which goes from strength to strength, Not to mention the many people who prepare our worship without being seen – producing service resources, cleaning the church and maintaining the rotas. We would love to involve more people in these activities and need your help. Please don't wait to be asked!

Our congregation numbers are overall increasing slightly in terms of attendance at Sunday services, and more so in terms of the number of people who attend regularly but not every week. It has been good to welcome back to church a number of people who now feel confident to join us.

During 2022 we were privileged to take services for 7 baptisms, 5 weddings and 12 Funerals.

We continue to offer Morning Prayer and the short Evening Prayer daily by Blue Jeans with a group of 10 people joining one or other of these on a regular basis.

### Ministry

We continue to be blessed by a ministry team comprising of Leonora Davies (Reader), Anita Christ and Bevon West (SPAs). All contribute to the leadership of worship and pastoral ministry, supporting members of the congregation in church and at home. The SPAs maintain good contact with people who cannot come to church through telephone and text messaging and Bevon provides a very visible informal ministry of support to the local community through her work in the parish hall.

Our Reader, Leonora contributes to the life and worship through leadership in services, in preaching and in leading study group sessions. WE are pleased to welcome our new, to us, Licensed Reader Marcia Che-Grant

We are currently taking communion on a regular basis to 3 people who have requested it in their homes.

Although we are blessed with a strong licensed and accredited ministry team, we are also thankful for the ministry that many other members of the congregation offer to others and in keeping in touch.

## **Mission Group Annual Report**

The mission group meets to look at the wide range of St Oswald's church mission, within the parish and local communities, throughout the year. Including contributing to church-led activities, charitable allocations both home and abroad. The group meets four times a year and comprise four members of the congregation led by Reverend Alison Brunt. The past year the group proposed, reviewed, and actioned the following:

Allocations of £100 granted to twelve charitable organisations based at home and abroad as approved by the PCC, these are:

### Overseas allocations:

The LIFE Foundation, USPG, SOS Children's Village UK,

MAF Flying for Life, Red Cross, and Manna Development Disability Centre, Bengaluru.

### Home Allocations:

Salvation Army, Church Urban Fund, St Christopher's Hospice, Livability, Welcare, and Cerebra

Fundraising for Christian Aid Week May 2022 included hosting a frugal supper, prize draw raffle and envelope giving. The total collected via the Christian Aid envelopes was £147.00 plus £85.25 from the raffle, amounting to £232.25 There were also two cheques totalling £70 made payable directly to Christian Aid.

Christians Against Poverty (CAP) coaching course – two members of the congregation completed the course. The main points of the course were to take the participants through CAP training kit and to look at the skills needed to undertake the coaching.

Members also contributed to the Warm Space project run three times a week over the winter until end-March. The project provided a welcome opportunity for anyone from the local community to come into the warmth for free refreshments, listen to speakers and share each other's company.

#### Mission Strategy into the future

The group are continuing to explore three key areas around church mission as highlighted by the diocese: Anti-racism Charter, Living in Love and Faith and Eco-church – shrinking our carbon footprint! Exploring the Eco-church Award

### **Deanery Synod Report**

The Deanery Synod met three times in 2022-2023. The Synod is an opportunity to feedback from the parishes and for information from the Diocesan Synod to be shared with the parishes. Meetings are held in different churches in the Deanery.

Issues raised and discussed have been:

#### Safeguarding:

Members of Synod requested that there should be more opportunities for locally based face-to face safeguarding courses, especially given the expectation that all PCC members and other parish workers (notably with children and vulnerable adults) should have basic training in safeguarding and appropriate DBS checks.

#### Diocesan Priorities

Implementing the Anti-Racist Charter.

ECO Church activities and care for the environment

Developing the range of Lay ministries

Living in Love and Faith

#### Work with Croydon Citizens

This includes:

The Public Spirit activity;

A scheme to encourage the building of affordable housing;

A mental health project run at St Mildred's Addiscombe

The sharing of what is going on in different churches around the Deanery is a regular feature of the meetings.

### **Hall Report**

The Hall continues to support a variety of community events such as the local Metropolitan Police and Neighbourhood Teams meetings, The Friends of Norbury Park and the monthly Surgery held by our local Councillors.

For 3 days a week during the Winter months, the Hall was used as a Warm Space.

The refurbishment of the toilets is now complete.

We have welcomed three new regular groups.

Private bookings also continue for events eg wedding receptions, birthdays parties and funeral wakes.

## Flower Fund

We observed the major Church annual events and the amounts spent is reflected below:

Harvest £68.49

Christmas - £72.13

Mothers' Day Posies £25.00

Easter - £142.40

Income Received - £725.81

Expenses - £710.48 which does not include the costs donated by the Flower Fund volunteers who at times covered the cost of the flowers themselves.

Following Harvest our donations of tinned goods and other food items were divided between the Salvation Army and Nightwatch. We also distributed 15 floral gifts to parishioners who were unwell or as a gesture of thanks for their work behind the scenes.

This year we distributed 85 Mothers' Day daffodil posies.

On Easter Day we distributed 12 bunches of loose flowers to Church members.

Due to the negative impact of oasis on the environment we have stopped purchasing it and will use up the little left for the paschal candlestick only and use vases for our floral displays.

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2022**

Page 1

**Opening balances at 01.01.2022**

|                     |        |
|---------------------|--------|
| Church Account      | 17916  |
| Parish Hall Account | 5990   |
| CCLA Investment     | 163608 |

**2021**

|        |
|--------|
| 41023  |
| 7041   |
| 161613 |

**Income**

**2022**

**2021**

|                            |       |               |
|----------------------------|-------|---------------|
| <b>Voluntary Receipts</b>  |       |               |
| Planned Giving             | 31346 |               |
| Collections                | 17859 |               |
| Gift Aid tax refund        | 9311  |               |
| Voluntary donations        | 2965  |               |
|                            |       | 61481         |
|                            |       | 906           |
| Music Festival             |       |               |
| <b>Fundraising</b>         |       |               |
| Steel Pan                  | 60    |               |
| Piano Recital              | 272   |               |
| Harvest Supper             | 347   |               |
| Summer Fayre               | 1217  |               |
| Christmas Fayre            | 1223  |               |
|                            |       | 3119          |
| <b>Sundry Donations</b>    |       |               |
| Music Festival             |       |               |
| Ukraine                    |       |               |
| Sunday Lunch               |       |               |
| Christmas Cards            |       |               |
| After services Coffee      | 637   |               |
|                            |       | 637           |
| Flower Fund                |       |               |
| <b>Charities</b>           |       |               |
| Volcano Appeal             |       |               |
| Assoc Guyanese Nurse       |       |               |
| Children's Society         | 367   |               |
| Christian Aid              | 232   |               |
|                            |       | 599           |
| Legacy                     |       | 6000          |
| Fees Weddings & Funerals   | 7201  |               |
| ABRSM fees                 | 5305  |               |
| Insurance claim            | 1314  |               |
| Grants/Election            | 1400  |               |
|                            |       | 15220         |
| Hall Income                |       | 1840          |
| Refund from Hall A/C       |       | 763           |
| <b>Church income Total</b> |       | <b>90565</b>  |
| CCLA Interest              |       | 4143          |
| Hall Income                |       | 32197         |
| General Account            |       |               |
| <b>Total Income</b>        |       | <b>126905</b> |

|       |       |
|-------|-------|
| 40677 |       |
| 5097  |       |
| 6903  |       |
|       | 52677 |
|       | 1624  |
|       |       |
| 397   |       |
| 623   |       |
| 197   |       |
|       |       |
| 1095  |       |
|       | 2312  |
|       |       |
| 334   |       |
| 160   |       |
| 35    |       |
| 200   |       |
| 217   |       |
|       | 946   |
|       | 450   |
|       |       |
| 125   |       |
| 407   |       |
|       |       |
| 380   |       |
|       | 912   |
|       |       |
|       | 3866  |
|       |       |
|       |       |
|       | 4100  |
|       |       |
|       |       |
|       |       |
|       | 66887 |
|       | 1995  |
|       | 19470 |
|       | 225   |
|       | 88577 |

**ST OSWALD'S CHURCH**  
Financial Report and Accounts 2022

Page 2

| Expenditure                                    | 2022           |       | 2021           |
|------------------------------------------------|----------------|-------|----------------|
| <b>Parish Support Fund</b>                     |                | 45000 |                |
| Church Insurance                               | 4267           |       | 4140           |
| Hall Insurance                                 | 1528           |       | 1443           |
|                                                |                | 5795  |                |
| Organist                                       |                | 5818  | 1525           |
| Organist fees (invoiced)                       |                | 3073  |                |
| <b>Admin and Sanctuary costs</b>               |                |       |                |
| Charles Farris/ Communion Wine / African Palms | 1084           |       | 377            |
| Admin / Payplus                                | 215            |       | 126            |
| RCSM membership                                | 110            |       | 110            |
| CCLI Membership renewal                        | 279            | 1688  | 245            |
| <b>Printing &amp; Stationary</b>               |                |       |                |
| No Problems                                    | 2368           |       | 2138           |
| Redemptorist / Envelopes/Thy Kingdom come      | 465            |       | 734            |
| Stationary/books/cards                         |                |       | 876            |
| Banners/Flyers                                 |                | 2833  | 191            |
| <b>Fundraising</b>                             |                |       |                |
| Piano/Organ/SteelBand/Brass Band               | 1745           |       | 400            |
| Jubilee                                        | 1029           |       |                |
| Ukraine                                        | 700            |       |                |
| Christmas Fayre                                | 319            | 3793  | 147            |
| <b>Mission Giving &amp; Donations</b>          |                |       |                |
| Missionary giving                              | 957            |       | 1025           |
| Music Festival                                 | 1576           |       | 2012           |
| Collection                                     | 15             |       | 27             |
| Children's Society                             | 268            |       |                |
| Christian Aid                                  | 252            | 3068  | 370            |
| Utilities                                      |                | 2142  |                |
| <b>Church Maintenance</b>                      |                |       |                |
| Chubb/Cowley/Rodells                           | 1585           |       | 2411           |
| Garden / Lawnmower/Fencing/Tree                | 2299           |       | 252            |
| Organ and piano servicing                      | 1343           |       | 1559           |
| Sundry expenses                                | 105            | 5332  | 191            |
| <b>Capital Expenditure</b>                     |                |       |                |
| Piano                                          |                |       | 5475           |
| Lighting                                       | 2520           |       |                |
| Organ rebuild                                  | 6432           |       | 8928           |
| Church path                                    | 6500           | 15452 |                |
|                                                |                |       | 14403          |
| Curate's leaving gift and farewell party       |                | 1006  |                |
| Wedding Refund                                 |                | 480   |                |
| Bank fees/handling charge                      |                |       | 91             |
| Transfer to Hall Account                       |                | 2126  | 4041           |
| Transfer to general Account                    |                |       | 225            |
| <b>Total Church Expenditure</b>                | <b>97606</b>   |       | <b>90194</b>   |
| Hall expenditure                               | 32735          |       | 20521          |
| General Account expenditure                    |                |       | 72             |
| <b>Total Expenditure</b>                       | <b>130,341</b> |       | <b>110,787</b> |

**ST OSWALD'S CHURCH**  
Financial Report and Accounts 2022

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| <b>Hall Income</b>            |  | <b>2022</b> |              | <b>2021</b> |              |
|-------------------------------|--|-------------|--------------|-------------|--------------|
| Hall bookings                 |  | 25341       |              | 14988       |              |
| Transfer of funds from church |  | 4584        |              | 4357        |              |
| Refund (Utility Warehouse)    |  |             |              | 341         |              |
| Other income                  |  | 2272        |              | 100         |              |
| <b>Total Hall Income</b>      |  |             | <b>32197</b> |             | <b>19786</b> |

**Hall running costs**

|                                     |  |       |              |       |              |
|-------------------------------------|--|-------|--------------|-------|--------------|
| <b>Virtual Business Source Ltd.</b> |  |       |              |       |              |
| Total running costs                 |  | 14403 |              | 11203 |              |
| Payroll fees                        |  | 435   | 14838        | 422   | 11625        |
| Honorarium                          |  |       |              |       | 2000         |
| <b>Admin costs</b>                  |  |       |              |       |              |
| Go Cardless                         |  |       |              | 75    |              |
| Mobile phone                        |  | 387   |              | 376   |              |
| Office supplies                     |  | 555   |              |       |              |
| General office expenses             |  | 169   |              |       |              |
| Bank charges                        |  | 148   | 1259         | 92    | 543          |
| <b>Utilities</b>                    |  |       |              |       |              |
| Utility Warehouse                   |  | 7833  |              | 2963  |              |
| Waste disposal                      |  | 1408  |              | 472   |              |
| Castle Water                        |  | 244   | 9485         | 168   | 3603         |
| <b>Repairs &amp; Maintenance</b>    |  |       |              |       |              |
| Cowleys                             |  |       |              | 681   |              |
| Sundries                            |  | 204   |              |       |              |
| GD Security                         |  | 542   |              | 501   |              |
| Verisure alarm                      |  | 580   |              | 572   |              |
| Chubb                               |  | 931   | 2257         | 609   | 2363         |
| <b>Major Capital Expenditure</b>    |  |       |              |       |              |
| Dishwasher                          |  | 2517  |              |       |              |
| Lighting                            |  | 1572  | 4089         |       |              |
|                                     |  |       |              |       |              |
| Kingdom coffee                      |  |       | 44           | 247   |              |
| Sundries                            |  |       |              | 140   | 387          |
|                                     |  |       |              |       |              |
| Transfer to church A/c              |  |       | 763          |       |              |
| <b>Total running costs</b>          |  |       | <b>32735</b> |       | <b>20521</b> |

Approved by the PCC on 29.04.2023

Alison Brunt, Vicar and PCC chair

**Closing balances as at 31.12.2022**

|             |        |
|-------------|--------|
| Church A/C  | 10875  |
| Hall A/c    | 5452   |
| Deposit A/c | 167751 |



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St. Oswald's Church, Norbury

**On accounts for the year  
ended**

2022

**Charity no  
(if any)**

1186034

**Set out on pages**

1-3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2018

**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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:** 29/04/2023

**Name:**

Judith A Morris

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

88 Ederline Avenue,

Norbury

London SW16 4SA

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# Accounts

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# **St Oswald, Norbury Annual Report**

## **Introduction**

It has been yet another odd year in the life of St Oswald's and yet, by God's grace, we keep going and continue to thrive. Our service attendance numbers in person fall only slightly short of what they were pre-Covid and we always have a small group joining from home. There are a number of new people joining us almost week by week, some have stayed with us and although others may ultimately decide that St Oswald's is not the worshipping community for them, they are always struck by the welcome they receive. From this I recognise with joy that through these difficult times people are being inspired to seek out and join a church either for the first time, or for the first time in some months or years.

We have been able to run many of our usual events and have been inspired to do new things. Personal highlights are the Music Festival which brought enjoyment to church members and the wider community, the Sunday Lunches and the Young Voices Matter event which, although I missed it because of my sabbatical, I know was a great occasion in the life of our church. However, much of what goes on in the life of the church is very ordinary and there are many people to whom we can be grateful for their commitment.

I am delighted that this year's annual meetings can be held in person and that there will be some opportunity for discussion and thanksgiving together and a chance to thank the many people who contribute to the life of the church.

Please do read this report and be grateful for all that has been done by our church over the last year and I hope that you may be inspired to take part in our ongoing ministry to our parish, the wider world and to one another.

With love and prayers

Alison

## **Report of the proceeding of the Parochial Church Council 2021-2022**

### **Meetings and membership**

The PCC met 11 times from 19 May 2021 to 4 April 2022 via Blue Jeans with one of these meetings being held face-to-face.

The Standing Committee met between PCC meetings and when any matters that need to be dealt with and their recommendations are put to the PCC. The Standing Committee consists of the Vicar, church wardens, Treasurer and the PCC Secretary. Sub-groups have met to discuss specific issues for example finance, church fabric matters and mission, and then report their outcome of the meetings and proposal to the PCC. The Return to church met and carried out risk assessments.

The PCC meetings have been chaired by Rev'd Alison Brunt and the meetings were well attended. The main topics discussed were Finance and Safeguarding and the Covid19 pandemic as a number of mission projects that are outlined below.

The following officers were appointed at the first meeting on 19 May 2021:

Joint chair: Nick Lock, Tracy Fagbemi

Secretary: Maudlyn Riviere

Treasurer: Dawn Blair

Treasury Team: Sylvia James, Judith Kitchingham

Standing Committee: Vicar, Wardens, Treasurer, Secretary

Independent Examiner: Judy Morris

Deputy Warden: Sonia Rumbelow

Tracy was admitted to office as warden. Following the election Anil Den sadly stepped down as Deputy Warden.

During the first PCC meeting on 19 May 2021 Louise Gu was co-opted a member.

#### Key activities

National Day of Reflection: We marked the second anniversary with prayer focus on the prayer tree. Several people from the neighbourhood came and joined in the time of silence.

Mission Report: In July 2021 we applied for and received a Diocesan Mission Grant of £4,000 to support a musical activity during the summer.

Harvest Festival. This was held in church. Donation for harvest gifts were delivered to homeless charities and members of the community.

#### Black History Month 2022

As well as our 'Young Voices Matter' event, October 2021 also saw the launch of our 'Exploring why Black lives matter' publication, collating the writings of members of St Oswald's on the legacy of slavery and racial injustice. A member of the congregation gave a talk on a similar theme during a Sunday service, and the music of a number of Black composers was introduced, sung or played at services throughout the month.

#### Music Festival and mission project

We were pleased to be offered a Croydon Area Mission grant for the purpose of outreach through musical activity, beginning with a music festival during the week of our patronal celebrations. Three events were held. First a free outdoor concert by a Steel pan orchestra which attracted many people from the community, including the Mayor, local councillors and the Archdeacon for a very enjoyable evening.

In contrast we had a concert of Baroque Lute music in church – introducing many of us to this unusual instrument. The festival ended with a grand St Oswald's patronal festival concert featuring the St Oswald's choir, Streatham voices, Beaufort String Quartet and Soloist James Greer.

In October the Japanese Pianist Kana Firomoto, who performed a wonderful piano Recital. She played some lovely classical music by Chopin, Elgar, Vaughan-Williams. More recently, we had a wonderful organ recital by Marilyn Harper, showing off the newly refurbished organ to its full extent.

These events have been supported by the 'seed' funding of the Mission Grant and it is intended to continue to offer musical events on a regular basis. Where events are paid for by tickets – surplus revenue is used to fund further musical activity.

#### ABRSM music exams

We have made the church available for the ABRSM to host some of their music exams. This has the benefit of drawing candidates into the church building where they are welcomed warmly and also raises a small amount of revenue for the church.

#### Sunday Lunch

We had our first Sunday Lunch in September and there were three later ones which were warmly welcomed. The aim is to hold these on the last Sunday each month although arrangements have changed from time to time to accommodate special events.

There is no charge for the events and everyone is invited, but donations are welcomed.

#### Safeguarding

Safeguarding is a permanent agenda item at PCC meetings. But there were no significant issues reported during the year.

In accordance with the House of Bishops' 'Promoting a Safer Church' safeguarding policy statement, the PCC has adhered to the church's safeguarding policy.

The PCC has had a high regard for Covid-safety and has regularly reviewed and updated its position on expectations and support for congregation members during services that are in line with Church of England guidance

## **Report on the fabrics, goods and ornaments of St Oswald's Church 2022**

The past year been spent on catching up fabric issues delayed due to Covid and restoring the organ to full working order as well as the usual program of maintenance for the Church and Hall.

The organ underwent its biggest maintenance and restoration since it was installed, the connection between the keyboards and organ loft is now an entirely digital system and the high pressure bellows were restored as they had worn out. This work necessitated a new electrical supply to the organ loft which has been installed. This was at a cost of £13,000 which, although a lot of money will make the organ playable to many years. A second hand Bechstein grand piano was purchased during the spring and we accepted the gift of a better piano for the vestry, relocating the old church piano to the hall and disposing of the vestry piano in exchange for a donation towards the removal costs. The pianos have been tuned this year and new lights donated to illuminate the main piano.

The light outside the side entrance has been repaired and will be automatic switching by the end of May: the fire extinguishers in both hall and Church have been serviced. A new monitored alarm system with video has been installed in the hall

During Storm Eunice two fence panels in the Hall garden were blown over and a tree down – the tree has been removed and the fence panels will be replaced by the end of May. It has been noticed that the property in Virginia Road, which has extensive building works going on, has allowed soil to build up next to our fence and is rotting the base – this needs addressing in the coming year

Choir vestry damp – the primary issue here is that over the years successive re tarmacking of the path have brought the level up to the damp course. The plan is to excavate this material and install a surface drain but finding a company to do this is very hard at present. The internal vestry will be refurbished in October and a new insulated floor installed along with redecoration and new lighting

The hall signage purchased before Covid will be installed in May and its position adjusted to be better lit.

The Hall kitchen and toilets particularly the ladies are in need of complete refurbishment and the PCC will address this in the coming year. A new commercial standard fast cycle dishwasher has been installed as part of this refurbishment.

The five year electrical testing and yearly PAT testing of the Church and Hall will be completed by early June. This would be complete but the electricians van was broken into whilst he was working in the Church.

The last Quinquennial review had no major issues but the stone removed for the heating has been replaced and the recommended high level works being undertaken in June. The next Quinquennial is due next year

The Chancel lights are coming to the end of their working life and as they are halogen (now being phased out) the PCC has a quote for replacement which it will action in the coming year.

## **Electoral Roll Report**

The total membership roll for 2022 for St Oswald's Norbury Parish is 158 as at 27 April 2022. Of this total 88 live within the parish and 70 are non-resident (NR) and reside outside the Parish.

13 people were removed from the roll. These included 4 people who have died, one who has been ordained 7 who have moved away and one who has chosen to worship at a church closer to their home.

We are pleased to welcome 4 new members

### **Electoral Roll figures from previous years:**

|                      |     |
|----------------------|-----|
| 2022                 | 158 |
| 2021                 | 167 |
| 2020                 | 163 |
| 2019 (full revision) | 163 |

The electoral roll officer is Anita Christ.

## **Report from the Deanery Synod**

The Deanery Synod met three times in 2021-2022. Once by Zoom and twice in person. St Oswald's was pleased to host the first in person meeting in October. St Oswald's has always been represented at these meetings and our representatives have reported back to the PCC.

Areas of discussion have included:

- Living in Love and Faith – a Deanery approach;
- A film recording the events for Black History month 2020 in the Deanery
- Public Spirit
- The work with Croydon Citizens on building a Citizens Alliance and on developing affordable housing
- Shared experiences of church life during the Covid Pandemic

St Oswald's has had a particularly prominent role in the Public Spirit work with young people and with the Black History Month activity.

During the year both the Area Dean and Assistant Area Dean moved on to new parishes. Mother Joyce Forbes was commissioned as Area Dean on 27<sup>th</sup> January and at the same meeting Rev'd Alison Brunt was appointed as Assistant Area Dean.

In the Synod meetings the key topics such as Public Spirit and the Croydon Youth Forum were discussed over the year. It was reported at the Deanery Synod meeting in January 2021 that Bishop Christopher in his address to Diocesan Synod commended the new Southwark Anti Racism Charter and described the charter as a 'boarding pass' for a new journey.

## **St Oswald's Finance Report 2021**

This is my first year in the role of Treasurer. It has been a new experience for me. On a monthly basis, I attended regular budget meetings to review the status of the accounts.

At the beginning of the year, it was agreed by PCC to change our bank account. In February 2021, the NatWest Bank account was closed, and funds transferred to Unity Trust Bank Plc. We set up two online bank accounts specifically for the Church and Hall to encourage members and suppliers to make payments directly by Direct Debit or BACS transfers and to allow us to do the same. Upon request we still do make payments using cheques.

### Major expenditure this year

In March we purchased a second hand grand piano for the church. Later in the year we had major organ repairs. We plan to take some capital out of the CCLA investment account to offset the cost of this purchase and the maintenance repair as in our policy for capital work.

From May this was the first positive balance for the year, where giving appeared to increase.

In July we applied for a Mission Grant of £4,000 to support an outreach for the local community through music with a Music Festival which took place in August 2021. These were not intended as fundraising activities but money raised through ticket and refreshments sales is kept within the fund to support future events of a musical nature. Events included Steel Pan concert, Piano and lute Recitals and a festival concert which linked St Oswald's Choir with a local community choir these were well supported and enjoyed by all who attended.

## Overall position

With various contributing factors it was clear we were not breaking even. Unfortunately, even with fundraising, increased giving and hall income we were unlikely to close the gap. A proposal was made to the PCC and it was agreed to reduce the Parish Support Fund contribution for 2022 from £50,000 to £45,000. This was agreed in October, and although the explanation was accepted, Southwark Diocesan Board of Finance looks forward to receiving an increased pledge next year.

The impact of the pandemic has seen that expenditure exceeded income. Having said that, there was an increase in Planned Giving and Collections from the previous year. We are hopeful that we would be in a stronger financial position for 2022.

I would like to take this opportunity to thank the Finance team for all your support.

## **Worship and Pastoral Ministry Report**

Worship is at the heart of our life together. It is an essential part of our life that we are able to gather to worship God and that no-one should be put off coming to church through concern that they will not be safe. We have taken a consistently careful approach to ensure that all who wish to come to regular church services can be confident that they can do so without fear that they will find themselves in too close proximity to others. Preparing covid safe worship has been challenging and there have been many revisions of our service resources to make it all work – but it is good that we can now sing and receive the sacrament in an almost normal way at the Sung Eucharist and that there is provision for those who wish to worship in a more open and quiet space to be able to do so at the Sunday 8am and mid-week services.

Our Sung Eucharist has been well supported by the music offered by Ann Hubble and the choir which is going from strength to strength under Ann's direction. More choir members are always welcome – especially men! It is also good to have the support of members of the congregation who read and lead intercessions each week and also those who are more in the background, the serving and welcoming teams, those who decorate and clean the church in preparation for worship, those who produce notice sheets weekly and service booklets as required and, critically those who organise the rotas for all of these activities.

It is good to note that the size of our congregations gathering to worship in church is 80-90% of the attendances that we experienced before Covid struck and, according to the contact registers which we kept when we were obliged to do so, more than 150 people came to regular services – although not all at the same time.

We continue to offer worship by Blue Jeans, although inevitably, as the majority of people return to church the tailoring of worship for those based at home has become less practical.

One of the great joys has been the continued offering of online Morning Prayer and the short 5 minutes at 6pm prayer in the evening. This is an important ministry to and of the church and this parish. Whether you live in or out of the parish you are prayed for by the name of your residence at least once every month in our prayer cycle.

## Ministry

We have been blessed with a dedicated ministry team comprising of Rev'd Alistair Forster (Assistant Curate), Leonora Davies (Reader), and Glen Dawson, Anita Christ and Bevon West – all Southwark Pastoral Auxiliaries (SPAs). All have contributed in the leadership of worship and in pastoral ministry and provide good support to our congregation in church and at home. Home visiting has been limited, but has been made up for, as best we can, by support from the pastoral team on the phone and regular written communications by email, text and occasional letter. As well as these people who have an authorised or accredited ministry we are aware of the friendship and support offered by many other members of the congregation to those who are unable to come to church or who have particular needs.

We are sorry though that we have recently had to say goodbye to Alistair who has moved on to serve in a new benefice and to Glen who decided to step down from her role as a SPA after many years of excellent support to the church community. We are grateful to them both for the enormous amount of work that they have contributed to the life of our church.

## **The Parish Hall**

It has been good to see the hall come back to life as groups began to return during the autumn, with most of our previous regulars being glad to be back. There have also been a number of private bookings, although we aim to limit the number of these held to avoid disruption to our neighbours. The hall management group has met and it was agreed that a plan should be made to facilitate refurbishment works to the toilets and the kitchen.

## **Pop-in Club Report 2021-2022**

Because of the Covid19 pandemic the club was closed for six months from mid-March 2020 and re-open in September 2021. Understandably because of health reasons some members are still cautious about coming out.

The attendances, however, remained encouraging as on average we have a total of 18 each week. Sadly two members have passed away, but on the brighter side we have gained four new ones.

The numbers of activities have been slightly reduced for a while and some members are happy to use the opportunity to just sit and talk among themselves.

Our Christmas lunch was enjoyed by about 35 which included some families and friends, and the afternoon was rounded off by some carol singing.

## **Women's Fellowship Report**

The Women's Fellowship started meeting again in September when it was considered safe to do so. There are currently 15 members and we would always welcome more people to join us. We are currently meeting in the main hall which allows members to sit in a more socially distanced arrangement. We meet on the second Wednesday of each month and have enjoyed excellent speakers on a range of subjects, a church service before our AGM and our Christmas visit to Park Place (Toby Carvery) where the staff look after us very well.

## **Children's Church Report 2022**

Children's Church was able to resume regular in-person Sunday sessions in the hall in September 2021. The numbers attending have been lower than previously in part due to young people growing up and moving on. However, we have welcomed 'new recruits' and 4 – 6 young people attend most weeks, some alternating with being part of the choir in church.

The young people engage positively with the weekly Bible teaching and enjoy opportunities to express their understanding creatively. Committed support from parents really helps the young people to participate well, with at least 2 adults at each session.

This past year, the young people have contributed to All Age Worship in church with readings or performances, making decorations for Harvest, Advent, Christmas, and Palm Sunday, and reading personal tributes on Mothering Sunday. They put on a fantastic 'Young Voices Matter' event on 16 October 2021 for Black History Month, raising awareness of how young people across the world have spearheaded positive change in their communities. St Oswald's welcomed an audience from churches across the Croydon area to the event, including young people, parents, clergy and supporters. We were especially pleased that Archdeacon Rosemarie Mallett and Councillor Alisa Flemming (Croydon Cabinet Member for Children, Young People and Learning) were able to attend and make presentations. Our young people gave their thoughts on issues of racial justice, intergenerational communication, protecting the environment and homelessness. It was really pleasing to see their confidence to speak and perform to an audience, and the event was warmly received.

Some of our secondary-aged young people attended a meeting of Croydon Youth Forum in June 2021 to discuss 'The Climate Crisis', and Bishop Jonathan's Barbecue in September 2021 to discuss 'Living in Love and Faith'. They very much enjoyed opportunities to learn about the issues and connect with other young people from churches across Croydon.

Our secondary-aged young people have also continued to attend meetings of Public Spirit, the group set up for young people in Croydon North Deanery to learn how to combine Christian faith with social action to improve lives. The most recent event was a 'Listening Dinner' at St Stephen's Church on 19 March. At this event, our young people met others from several churches in the Deanery to talk to the adults present about their experiences and concerns on issues of youth safety. They suggested ways institutions such as the church, schools, the police, government and parents could improve the lives of young people. One of our young people, was nominated to speak on behalf of

Public Spirit at the Croydon Citizens Mayoral Assembly on 21 April, ahead of the election of the new Croydon Mayor, and gave an excellent presentation.

It is pleasing to see the commitment of the young people to learning about their Christian faith and how to speak up in a positive way to change things for the better.

## **Flower Fund Report**

Floral decorations in the church continued as usual and we celebrated all of the significant occasions below and reflect how much was spent.

|                  |         |
|------------------|---------|
| Harvest          | £150.60 |
| Christmas        | £ 55.00 |
| Mothering Sunday | £ 25.00 |
| Easter           | £145.07 |

We were able to distribute 9 harvest floral arrangements to those who were unwell and 12 Easter floral arrangements and 6 small bouquets to church volunteers which were joyfully received.

This year we distributed 85 Mothers Day posies. We received £694.000 and spent £533.95.

We are grateful to all who have made donations including the flower arrangers on the rota who have on occasion, covered the cost of the flowers themselves.

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2021**

**Opening balances at 01.01.2021**

|                     |        |
|---------------------|--------|
| Church Account      | 41023  |
| Parish Hall Account | 7041   |
| CCLA Investment     | 161613 |

**Income 2021**

|                            |              |       |
|----------------------------|--------------|-------|
| <b>Voluntary Receipts</b>  |              |       |
| Planned Giving             | 40677        |       |
| Collections                | 5097         |       |
| Gift Aid tax refund        | 6903         |       |
|                            |              | 52677 |
| <b>Fundraising</b>         |              |       |
| Music Festival             | 1624         |       |
| Steel Pan                  | 397          |       |
| Piano Recital              | 203          |       |
| Christmas Fayre            | 1095         |       |
| Piano Recital              | 420          |       |
|                            |              | 3740  |
| <b>Sundry Donations</b>    |              |       |
| AGNAP                      | 77           |       |
| Music Festival             | 334          |       |
| A. Brunt                   | 160          |       |
| Sunday Lunch               | 35           |       |
| Harvest Supper             | 197          |       |
| Christmas Cards            | 200          |       |
| After services Coffee      | 217          |       |
|                            |              | 1220  |
| Flower Fund                |              | 450   |
| <b>Charities</b>           |              |       |
| Volcano Appeal             | 125          |       |
| Assoc Guyanese Nurse       | 330          |       |
| Christian Aid              | 380          |       |
|                            |              | 835   |
| Fees Weddings & Funerals   |              | 3866  |
| Grants/Election            |              | 4100  |
| <b>Church income Total</b> | <b>66887</b> |       |
| CCLA Interest              |              | 1995  |
| Hall Income                |              | 19470 |
| General Account            |              | 225   |
| <b>Total Income</b>        | <b>88577</b> |       |

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2021**

| <b>Expenditure</b>                                 | <b>2021</b>    |       |
|----------------------------------------------------|----------------|-------|
| <b>Parish Support Fund</b>                         | 50000          |       |
| Church Insurance                                   | 4140           |       |
| Hall Insurance                                     | 1443           |       |
|                                                    |                | 55583 |
| <b>Admin and Sanctuary costs</b>                   |                |       |
| Organist                                           | 1525           |       |
| Charles Farris/ Communion Wine / African Palms     | 377            |       |
| Admin / Payplus                                    | 126            |       |
| RCSM membership                                    | 110            |       |
| CCLI Membership renewal                            | 245            |       |
|                                                    |                | 2383  |
| <b>Printing &amp; Stationary</b>                   |                |       |
| No Problems                                        | 2138           |       |
| Redemptorist / Gift Aid Envelopes/Thy Kingdom come | 734            |       |
| Black History Month books                          | 261            |       |
| Christmas cards                                    | 489            |       |
| Banners/Flyers                                     | 191            |       |
| Stationary                                         | 126            |       |
|                                                    |                | 3939  |
| <b>Fundraising</b>                                 |                |       |
| Music Festival                                     | 2012           |       |
| Piano Recital                                      | 400            |       |
| Christmas                                          | 147            |       |
|                                                    |                | 2559  |
| <b>Mission Giving &amp; Donations</b>              |                |       |
| Missionary giving                                  | 1025           |       |
| Collection                                         | 27             |       |
| Christian Aid                                      | 370            |       |
|                                                    |                | 1422  |
| Utilities                                          |                | 1136  |
| <b>Church Maintenance</b>                          |                |       |
| Chubb/Cowley/Verisure/Rodells                      | 2411           |       |
| Garden / Lawnmower                                 | 252            |       |
| Organ and piano servicing                          | 1559           |       |
| Christmas Tree                                     | 191            |       |
|                                                    |                | 4413  |
| <b>Capital Expenditure</b>                         |                |       |
| Piano                                              | 5475           |       |
| Organ rebuild                                      | 8928           |       |
|                                                    |                | 14403 |
| Bank fees/handling charge                          |                | 91    |
| Transfer to Hall Account                           |                | 4041  |
| Transfer to General Account                        |                | 225   |
| <b>Total Church Expenditure</b>                    | <b>90194</b>   |       |
| Hall expenditure                                   |                | 20521 |
| General Account expenditure                        |                | 72    |
| <b>Total Expenditure</b>                           | <b>110,787</b> |       |

**ST OSWALD'S CHURCH**  
**Financial Report and Accounts 2021**

**Hall Income**

|                               |       |              |
|-------------------------------|-------|--------------|
| Hall bookings                 | 14988 |              |
| Transfer of funds from church | 4357  |              |
| Refund (Utility Warehouse)    | 341   |              |
| Anon                          | 100   |              |
| <b>Total Hall Income</b>      |       | <b>19786</b> |

**Hall running costs**

|                                     |       |              |
|-------------------------------------|-------|--------------|
| <b>Virtual Business Source Ltd.</b> |       |              |
| Total running costs                 | 11203 |              |
| Payroll fees                        | 422   |              |
|                                     |       | 11625        |
| Honorarium                          |       | 2000         |
| <b>Admin costs</b>                  |       |              |
| Go Cardless                         | 75    |              |
| Bank charges                        | 92    |              |
|                                     |       | 167          |
| <b>Utilities</b>                    |       |              |
| Utility Warehouse                   | 2963  |              |
| Castle Water                        | 168   |              |
| Mobile phone                        | 376   |              |
|                                     |       | 3507         |
| <b>Repairs &amp; Maintenance</b>    |       |              |
| Cowleys                             | 681   |              |
| Waste disposal                      | 472   |              |
| GD Security                         | 501   |              |
| Verisure alarm                      | 572   |              |
| Chubb                               | 609   |              |
|                                     |       | 2835         |
| Kingdom coffee                      | 247   |              |
| Sundries                            | 140   |              |
|                                     |       | 387          |
| <b>Total running costs</b>          |       | <b>20521</b> |

**General Account**

|                              |     |            |
|------------------------------|-----|------------|
| From Church Account          | 225 |            |
| Bank Charges                 |     | 72         |
| <b>Total General Account</b> |     | <b>153</b> |

**Closing balances as at 31.12.2021**

|                     |        |
|---------------------|--------|
| Church account      | 17716  |
| Parish hall account | 5990   |
| Deposit account     | 161613 |
| General account     | 153    |

Approved by the PCC on 23.04.2022

Alison Brunt, Vicar and PCC chair





**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St. Oswald's Church, Norbury

**On accounts for the year  
ended**

2021

**Charity no  
(if any)**

1186034

**Set out on pages**

1-3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2018

**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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

19/04/2022

**Name:**

Judith A Morris

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

88 Ederline Avenue,  
Norbury  
London SW16 4SA

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# Accounts

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# **St Oswald's Norbury Annual Report 2020**

## **Introduction**

I had expected this report to be very brief, but it is heartening to see that although there are some aspects of our church life that have remained 'locked down' since March 2020 there is much that has thrived in our current circumstances. We have learned so much over the last year and I know that at times it has been exhausting and stressful, but it has highlighted the commitment of many to ensuring that our church community continues to thrive.

Our annual meeting will need to be brief this year – it will largely take place throughout the service on 16<sup>th</sup> May, which will focus on the story of our life together this last year, with elections taking place during the notices, before we leave with a blessing.

Although everyone can be a part of the meeting from home or in church, we will not be able to invite you to raise questions during the meeting. However, if you have any questions regarding the report or the life of the church, please forward them to me or to Maudlyn Riviere (PCC secretary) and we will do our best to address them either personally or on the day.

Please do read the report and be impressed by the amount of work that people do at St Oswald's. As you do so, consider where there are aspects that you can help with, or perhaps new areas that you would wish to explore. It is customary to avoid using the report as a vehicle for 'thank you's' to individuals – there will be opportunities to do that at the meeting, but there are many people to whom we should be thankful for their commitment to the life of St Oswald's church, some of whom have done so for many years and would welcome a rest.

As we emerge from the tight Covid restrictions there will be much to ponder about how we move forwards as a church community. I hope that at some point in the summer, when we can meet (and perhaps even eat!) together, we will have a vision event in which we can have plenty of time for conversation and the sharing of ideas.

Our APCM this year takes place in that time between Ascension day and Pentecost that is characterised by prayer and has become known as 'Thy Kingdom Come' I hope that as we reflect on the life of the church over the last year, we will pause to pray for her continued life and to be looking for signs of Christ's Kingdom in the life of our church, our local community and throughout the world.

With love and prayers

Alison

## **Report on the proceedings of the Parochial Church Council 2020-2021**

### Meetings and membership

The PCC met nine times during the reporting period from May 2020 to April 2021, five of these meetings being after the delayed 2020 APCM held in November.

The Standing Committee met regularly between PCC meetings and when urgent matters arise that must be dealt with. A number of sub-groups have met to focus on specific issues such as finance, church fabric matters and mission, and report back the outcome of their meetings and proposal to the PCC. The Return to Church group met at various critical points and carried out risk assessments to make sure that we were Covid safe and complying with the law.

The meetings have been held online and chaired by the Vicar Rev'd Alison Brunt and the meetings were very well attended. The key topics of the year have been finance and safeguarding and our response to the coronavirus pandemic, including an emphasis on keeping in touch.

At the first meeting, on 18<sup>th</sup> November, following the delayed 2020 APCM the following officers were appointed:

|                       |                                                          |
|-----------------------|----------------------------------------------------------|
| Secretary:            | Maudlyn Riviere                                          |
| Treasury Team:        | Dawn Blair (Treasurer), Sylvia James, Judith Kitchingman |
| Electoral Roll:       | Anita Christ                                             |
| Standing Committee:   | Vicar, Wardens, Treasurer, Secretary                     |
| Independent Examiner: | Judy Morris                                              |
| Deputy Warden:        | Anil Den                                                 |

Nick Lock was admitted to office as warden at the first PCC meeting using a liturgy provided by the Diocese. Sadly, following her election, Yvonne Lewis was unable to take up the office of Warden and so Nick has served as sole warden during this period.

### Key activities:

Online banking: We transferred both the church and hall accounts to the Unity Trust Foundation Bank which specialises in work with charities and offers online-banking.

Food items were donated, collected and delivered regularly to support a local food bank via Grace Outreach in Thornton Heath

Donations for Harvest gifts were delivered to the Spires centre, based at St Leonard's church in Streatham.

A lot of efforts were made in maintaining contact with the congregation during the pandemic through weekly emails and texts and regular mailings.

Black History Month: A special evening was held by Blue Jeans, in which a small group shared their thought provoking research and experiences on the theme 'Why black lives matter' and included a quiz during the evening. During the Sunday services in October the sermon slots were taken by members of the congregation reflecting on their lives and faith with respect to the scriptures of the day.

Harvest Festival: This was celebrated earlier than usual, on 20<sup>th</sup> September with the usual excellent display of flowers and collection of food. Replacing the Harvest Supper we had an online social evening with readings, poems and a quiz.

Patronal Festival: Ann Hubble organised a musical celebration of St Oswald which was enjoyed by members of the congregation and friends seated inside the church and relayed into the garden for the benefit of others.

National Day of Reflection (23<sup>rd</sup> March 2021): We marked the Day of Reflection by having a Prayer Tree where we tied yellow ribbons in support of all those who have been bereaved or had huge changes in their lives this year. An invitation by local social media groups led to about a dozen people gathering for the national silence.

### Safeguarding

Safeguarding is a standing item on the agenda and we had one meeting where Judy Morris Safeguarding Officer (DSA) explained that all church officers working with children and vulnerable adults should have safeguarding training. They should also have DBS Certificate.

### **Report on the fabric, goods and ornaments of St Oswald's Church**

Over the last year Covid has had an impact on our planned maintenance programme however we have had smart meters fitted to the electricity and will have them fitted to the gas supply. There were no major equipment failures. Routine safety inspections & servicing of the fire extinguishers and the boiler system have nonetheless been carried out. The lightning conductor has also been checked and certified for another year.

We have also acquired two new pianos. A new chalice was bought to replace one which had the silver lining worn through have been installed in the church. They have been added to the list of church contents.

Various pieces of IT equipment have been placed in the church in order to facilitate the broadcasting of services to those at home and to enable relay of sound from inside the church to the outside. These have included a laptop, webcam, 'Yeti' microphone and a portable PA system and an extension of the broadband from the hall to the church.

Planned maintenance for this year (including items from the quinquennial inspection still to be addressed)

- 1 The choir vestry needs some work to address the damp and then it will be redecorated. It would be very helpful if when the choir vestry is ready some people could volunteer to do basic decoration.
- 2 At the roof level some remedial work is needed of the soffit board and gutter.
- 3 The PCC is considering installing CCTV for the hall and reviewing the general security system.

These works will be undertaken as soon as is feasible.

This year the chancel lighting will also be reviewed for potential refurbishment as it is difficult to change those bulbs at high level.

The church and grounds continue to be well cared for on a day to day basis by volunteers and by Jenny who was temporarily redeployed from cleaning duties in the hall to the church.

## Electoral Roll Report

The total membership roll for 2020 for St. Oswald's Norbury Parish is **167** as at 28<sup>th</sup> April 2021  
Of this total **95** live within the Parish and **72** are non-resident (NR) and reside outside the Parish.  
We have **removed** all those who have died since the last revision.

|            |               |                |
|------------|---------------|----------------|
| Sevia John | Mary Shepherd | Linda Sinclair |
|------------|---------------|----------------|

And we have **added** the following names:

|               |                |                 |
|---------------|----------------|-----------------|
| Louise Gu     | Rachel Meadows | Radhika Meadows |
| Louise Pierre | Marie Pierre   | Nicola Williams |

Waveney Williams

## Electoral Roll figures from previous years:

|                      |     |
|----------------------|-----|
| 2021                 | 167 |
| 2020                 | 163 |
| 2019 (full revision) | 163 |
| 2018                 | 252 |

Anita Christ

## Safeguarding

Safeguarding is a standing agenda item at PCC meetings, usually with nothing to report. A PCC meeting during the year had as its main focus the principles of safeguarding.

In accordance with the House of Bishops' *'Promoting a Safer Church'* safeguarding policy statement, the PCC has adhered to the Church's safeguarding policy particularly with regard to the regulations imposed due to Covid. There have been no safeguarding issues during 2020.

Judy Morris

## Report from the Deanery Synod

The Deanery Synod met three times in 2020-2021. At one of the synod meetings the Area Bishop Jonathan Clark talked on how churches across the Episcopal Area have been responding and coping with the pandemic. He senses that church might remain the same or may be different as and when we emerge from the pandemic. He urged all churches to embrace changes.

He was also impressed with the willingness that people have taken to help the church during the lockdown and the care and thoughtfulness that people have shown to others.

## Public Spirit Initiative

There were regular updates on the Public Spirit and St Oswald's is particularly involved and been glad to support the young people.

## **Worship and Study at St Oswald's**

We have done our best to maintain worship at St Oswald's throughout the year, holding regular services in person where it was legally permissible to do so and always offering the 10am parish communion online. During the most difficult stages of the Spring 2021 lockdown we made the decision to hold that service online only, but made communion available through the 8am and mid-week services.

We celebrated the important festivals and seasons of the year and, although congregational singing has not been possible, the music provided by Ann and the choir have added enormously to our worship. They have also been greatly appreciated at two recent funeral services where the singing of hymns made difficult events feel more familiar.

It is a great joy that between presence in church and online attendance we have managed to maintain attendance levels of around 60 in our main Sunday service.

A particular joy has been the commitment of about a dozen people to attending online morning prayer each day and a similar number (but not exactly the same group) to the 'five minutes at six' prayer group that stemmed from the 'Prayer for the nation' initiative in February.

Study groups have taken place online as we completed our study of Matthew's gospel in October, had an Advent reflection group in December, and a Lent study based on our baptismal promises.

## **SPA Report**

This past year has been very challenging and of great concern for those we know live on their own and whom we have been unable to visit.

We have been in telephone contact with Parishioners and all have found being in isolation/lockdown very difficult and are appreciative of the call as they find the situation overwhelming. Many calls are time consuming with all missing the physical contact of a hug, praying with them has been welcomed and brought comfort.

We remember all whom are mourning and the many dire situations in the world today. We pray for God's continuing mercy on us all.

Glen Dawson, Bevon West, Anita Christ

## **Hall Report**

The Hall has been on lockdown for the last year and we have been unable to accommodate our regular bookings or the various private bookings in the diary although we do remain in contact with them all.

During this time however we have been able to accommodate:

- for one week/five days a school that was open for the children of front-line workers as their usual location was flooded

- the Blood Donor Programme

- the up-coming elections on 6th May.

We continue to receive many new enquiries in relation to the re-opening date for the hall. We are aware that new processes and protocols will need to be put in place and by the grace of God we are looking forward to a brighter year.

## **Children's Church Report 2021**

Children's Church Sunday meetings in the hall have been, for the most part, suspended due to the Covid pandemic and subsequent hall closure over the past year. Fortunately, our young people have continued to engage in a variety of ways.

Many young people have participated in online worship with their families, and some have been able to attend services in church from time to time. Parents and carers have also received online resources to assist learning and worship with their children.

It has been pleasing to see young people giving readings and intercession prayers, particularly the younger children who are growing in confidence. There were contributions at Easter and Christmas, and the videos on 'Who cares for you?' were wonderful to watch on Mothering Sunday.

The Public Spirit group for secondary-aged young people has been able to continue with online meetings. They have had interfaith meetings with other groups from North London which have been popular and thought-provoking. St Oswald's was also able to host the most recent Public Spirit meeting on 18 April (postponed from March 2020) to discuss the mayoral election and youth safety issues.

In February 2021 an online event was held to launch Croydon Youth Forum, following in the footsteps of other youth forums in Woolwich and Kingston. Many churches from across Croydon attended. Each was asked to send up to three representatives and two young people from St Oswald's attended. They discussed how churches can promote racial justice and be anti-racist. The Forum will meet again in June and also contribute to the Diocesan Synod.

After lots of preparation we were able to offer a Covid-safe session of Sunday School in the hall last October on Bible Sunday, just before the second lockdown. We do look forward to resuming sessions in the hall when it is possible to do so.

Despite the challenges of this year, it has been heartening to see our young people continuing to blossom and contribute to the life of the church.

Vee Benn  
Sunday School Leader

## **Flower Fund Report - May 20 to April 21**

In spite of Covid and lockdown we have managed to have floral decor in the Church for the Festivals of Harvest, Christmas and Easter.

This year following Harvest and Easter we were able to outreach by delivering floral arrangements to elderly members of the Church which were joyfully received and a wonderful way to remind them that they are still in the thoughts and prayers of their church family, as most were shielding and unable to attend church.

We were also unable to distribute Mothering Sunday posies for the 2nd year running.

We have received Donations of £367 from regular contributors along with the Church collections we held for Harvest and Christmas. As we were in lockdown no collection was made for Easter.

We have spent:

£145 for Harvest

£110 for Christmas

£170 for Easter

Anita Christ

### **The Pop-in Club**

The Club have not met for over a year due to the lockdown, but we have kept in touch with members during this time and everyone received a telephone call on their birthday wishing them happy birthday greetings.

They have commented how much they missed not coming to the Club, but understand the importance of the lockdown. The members are classed as been vulnerable, so the Club will remain closed until all restrictions are lifted and it is safe for them to return.

Sylvia James

### **Women's' Fellowship**

Our last meeting was on the 11th of March 2020, when Reverend Alistair gave us a most interesting talk about his teaching career before going into the ministry. Speakers booked after this had to sadly be cancelled due to Covid when we mainly had to stay at home. We now have 15 members, after very sadly, losing our wonderful Treasurer, Mary. We have all kept in touch, mainly by phone and at church, and look forward to safe, happy times in the future.

Phoebe Hope

# ST OSWALD'S CHURCH

## FINANCIAL REPORT & ACCOUNTS 2020

|                                |            |
|--------------------------------|------------|
| Church Account Opening Balance | 29,132.00  |
| Parish Hall Account            | 23,788.00  |
| CCLA Deposit Account           | 180,003.00 |

### Income

#### Voluntary Receipts

|                                     |              |        |
|-------------------------------------|--------------|--------|
| Planned Giving                      | 33,188       |        |
| Church services collection          | 3,648        |        |
| <b>Parish Support/Gift re Covid</b> | <b>5,200</b> |        |
|                                     |              | 42,036 |

#### Voluntary Receipts

|                            |        |        |
|----------------------------|--------|--------|
| Two Legacies               | 23,000 |        |
| Lady chapel/study books    | 160    |        |
| Water Aid/Trafficking      | 81     |        |
| Sumup                      | 475    |        |
| After Services Coffee      | 116    |        |
| Patronal Music Performance | 108    |        |
|                            |        | 23,940 |

|                  |       |       |
|------------------|-------|-------|
| CCLA Investments | 2,584 |       |
|                  |       | 2,584 |

#### Church Activities

|                     |      |       |
|---------------------|------|-------|
| Funerals            | 1275 |       |
| Wedding Deposit     | 150  |       |
| Hall Income Jan-Mar | 8539 |       |
|                     |      | 9,964 |

#### Transfer funds from Hall Account

|                                   |       |       |
|-----------------------------------|-------|-------|
| 50% contribution re Drains repair | 8,100 |       |
|                                   |       | 8,100 |

#### Utilities

|                              |     |     |
|------------------------------|-----|-----|
| UtilityW/House - credit note | 193 |     |
|                              |     | 193 |

|                       |        |        |
|-----------------------|--------|--------|
| CCLA - released funds | 30,000 |        |
|                       |        | 30,000 |

|                     |  |                |
|---------------------|--|----------------|
| <b>Total Income</b> |  | <b>116,817</b> |
|---------------------|--|----------------|

**St Oswald's Church**  
**2020 Financial Report and Accounts**

**Expenditure**

|                                     |        |             |
|-------------------------------------|--------|-------------|
| Diocesan Parish Share               | 50,000 |             |
| Church Insurance                    | 4357   |             |
| Hall Insurance                      | 1442   |             |
| Archdeacon retiring gift            | 250    |             |
| Dr Robin Field (organist honoraria) | 1,000  |             |
| DBS Fee Re: Organist                | 40     |             |
|                                     |        | 57,089      |
| <br>                                |        |             |
| Edit Websites Ltd                   | 18     |             |
| RSCM Royal Sch Church Music         | 112    |             |
| Rodells Lightening Protection       | 206    |             |
| CCLI (Copyright licence)            | 204    |             |
| CCLI (Streaming licence)            | 50     |             |
|                                     |        | 590         |
| <b>Altar Requirements</b>           |        |             |
| Charles Farris Ltd (Various Items)  |        |             |
| Invoice 2123354                     | 159    |             |
| Invoice 2118133                     | 147    |             |
| Candle stick & Wafer Box            | 243    |             |
| New Chalice                         | 228    |             |
| Wine                                | 38     |             |
|                                     |        | 815         |
| <b>Vicar</b>                        |        |             |
| Study Material                      | 312    |             |
|                                     |        | 312         |
| <b>Service Sheets</b>               |        |             |
| Redemptorist Readings               | 254    |             |
| No Problems Service books           | 1,169  |             |
|                                     |        | 1423        |
| <b>Organ Service/Repairs</b>        |        |             |
| Organ Design Ltd                    | 227    |             |
| Stewart Fothergill - tuning         | 186    | 413         |
| <br>                                |        |             |
| <b>Organist Remuneration</b>        |        |             |
| <b>Pre Contract March/April</b>     | 420    |             |
| Jan/July/Sept                       | 240    |             |
| May/June                            | 560    |             |
|                                     |        | <u>1220</u> |
|                                     |        | 61,862      |

**St Oswald's Church**  
**2020 Financial Report and Accounts**

**Expenditure cont...**

|                                       |        |               |
|---------------------------------------|--------|---------------|
|                                       | B/fwd  | 61862         |
| <b>Miscellaneous</b>                  |        |               |
| After Service Coffee                  | 3      |               |
| Christmas Trees                       | 154    |               |
| Patronal Music Performance            | 300    |               |
| Planned Giving Envs                   | 153    |               |
| GD Fire & Security call out charge    | 144    |               |
|                                       |        | 754           |
| Castle water                          | 153    |               |
| Utility W/House                       | 853    |               |
| Veolia                                | 277    |               |
|                                       |        | 1283          |
| Virtual Business PayPlus Organist     | 1680   |               |
| Tfr funds Church to Hall Re: PayPlus  | 168    |               |
|                                       |        | 1,848         |
| <b>Covid safeguarding equipment</b>   |        |               |
| Masks/gloves sanitisers+equipment     | 88     |               |
| Various safety material+ink           | 97     |               |
| Hand sanitiser+pump smart water 200ml | 241    |               |
| 2ply paper towels                     | 23     |               |
|                                       |        | 449           |
| <b>Charitable Donations</b>           |        |               |
| Supported Charities                   | 300    |               |
| Balance of Childrens Society 2019     | 20     |               |
|                                       |        | 320           |
| <b>Three other Charities</b>          |        |               |
| All We Can                            | 92     |               |
| Stop The Traffic                      | 50     |               |
| WaterAid (jar)                        | 31     |               |
|                                       |        | 173           |
| <b>Treasurers Expenses</b>            |        |               |
| Stamps,ink,paper,files                | 186    |               |
|                                       |        | 186           |
| <b>Church Grounds</b>                 |        |               |
| Tree surgery                          | 744    |               |
| Drainsmart                            | 16,236 |               |
| Cornell&Varley (Lawn mower)           | 468    |               |
| Garage Door/camera                    | 92     |               |
| Garden maintenance                    | 60     |               |
|                                       |        | 17,600        |
| Transfer to CCLA                      | 9002   | 9002          |
| <b>Total Expenditure</b>              |        | <b>93,477</b> |

**St Oswald's Church**  
**2020 Financial Report and Accounts**

|                                    |                          |             |                      |
|------------------------------------|--------------------------|-------------|----------------------|
| <b>Hall Income</b>                 |                          | <u>8539</u> |                      |
| July-Dec 2020                      | Transfer of funds        | 1400        |                      |
|                                    | Re Organist              | 168         |                      |
|                                    |                          |             | <u><b>10107</b></u>  |
| <b>Hall running costs</b>          |                          |             |                      |
| Transfer Organist wages            |                          |             |                      |
| 6 months                           |                          | 1680        | 1,680                |
| <b>Staff Wages Jan - June 2020</b> |                          |             |                      |
| Hall                               | Manager pre contract     | 1,750       |                      |
| Hall                               | Cleaner pre contract     | 1,040       |                      |
| Attendance Allowance               |                          | 550         | 3,340                |
| <b>Virtual Business Source Ltd</b> |                          |             |                      |
| Staff remuneration                 | Chaps Transfer           | 821         |                      |
| Bank Charge                        | Chaps transfer           | 23          |                      |
|                                    | Chaps Transfer           | 168         | 1,012                |
| PAYPLUS Wages                      | 5 Months wages           | 4108        |                      |
| PAYPLUS 1st fee                    | September fee            | 132         | 4,240                |
| GD/Chubb Fire & Security           |                          | 1,178       |                      |
| Cowleys                            | Service of Boilers       | 618         | 1,796                |
| <b>Utilities</b>                   |                          |             |                      |
| Castle Water                       |                          | 559         |                      |
| Utility Warehouse                  | Gas                      | 2606        |                      |
|                                    | Electricity              | 1624        |                      |
|                                    | Br Band                  | 449         |                      |
| <b>Biffa Waste</b>                 | Waste                    | 283         |                      |
| H3G                                | Telephone                | 373         |                      |
| Veolia                             | Waste                    | 144         | 6,038                |
| <b>Shared Cost of Drain Repair</b> |                          |             |                      |
| Tfr from Hall A/C to Church A/C    |                          | 8,100       | 8,100                |
| Covid/ requirements                | Cleaning various         | 132         |                      |
|                                    | Cleaning Covid           | 234         |                      |
|                                    | Hall exp                 | 112         | 478                  |
| The Revd Watts & Son               | Refund                   | 450         | 450                  |
|                                    | <b>Total Expenditure</b> |             | <u><b>27,134</b></u> |

|                        |        |
|------------------------|--------|
| Church closing balance | 41349  |
| Parish hall account    | 7041   |
| Deposit account        | 161613 |

Approved by the PCC on 14.04.2021

Alison Brunt, Vicar and PCC chair





**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St. Oswald's Church, Norbury

**On accounts for the year  
ended**

2020

**Charity no  
(if any)**

1186034

**Set out on pages**

1-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2018

**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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*Judith A. Morris*

**Date:**

10/04/2021

**Name:**

Judith A Morris

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

88 Ederline Avenue,

Norbury

London SW16 4SA