

**THE CHURCH OF THE HOLY CROSS
SARRATT**



ANNUAL MEETINGS

SUNDAY 26TH APRIL 2026 AT 12.00PM

**THIS BOOKLET CONTAINS
THE PCC'S ANNUAL CHURCH REPORT TO 25TH APRIL
2026
AND ACCOUNTS FOR THE YEAR ENDING
31st DECEMBER 2025**

Growing in Faith, Serving in Love

CONTENTS

Agenda

Welcome, opening prayers and apologies for absence for both meetings

Annual Meeting of Parishioners

- Minutes of AMOP held on 20th May 2025
- Election of Churchwardens

Annual Parochial Church Meeting

- Minutes of APCM held on 20th May 2025
- and matters arising
- Rectors Report
- Churchwardens' Report inc. Building, Fabric and Churchyard.
- Additional Reports
- Financial Review
- Annual Report and Accounts
- Safeguarding
- Deanery Synod
- Sidesperson Report
- Report of the PCC meetings
- Youth
- Pints of View (POV)
- Friends of Holy Cross (FOHC)

Elections

- Election of 1 Deanery Synod representative.
- Election of any new members to the Parochial Church Council.
- Appointment of Independent Examiner recommended by PCC:

Concluding Business

- Questions and AOB
- Date of Next APCM.

Holy Cross Sarratt annual Parishioner and Parochial Church Meeting

Attendance at both meetings: John Guy, Jean Machin, Colin Plummer, Alan Poulton, Jeannie Poulton, Philip Buller, Elizabeth Smith, Graham Peiser, Sarah Altman, Edna Sansom, Angela Coakley, Neil Altman, Jenny Roberts, Adele Mynard, Reverend Sarah Miles.

Apologies: Linda Clough, Sue Clark

Annual meeting of Parishioners held at 19.30 on Tuesday 20th May 2025 at Holy Cross Church Sarratt.

The meeting was opened in prayer by Reverend Sarah Miles at 19.35. Thanks to all parishioners for their continued support and work within the Church was given by Reverend Sarah.

1. The minutes of the 2024 annual meeting of parishioners were agreed as accurate, proposed by John Guy, 2nd by Sarah Altman.
2. Election of Churchwardens: Neil Altman was proposed by Graham Peiser, 2nd by Jeannie Poulton. Jenny Roberts was proposed by Angela Coakley, 2nd by Elizabeth Smith.

The annual meeting of Parishioners was closed at 19.37.

Annual Parochial Church Meeting

1. The minutes of the 2024 annual parochial church meeting were agreed as accurate, there were no matters arising. Proposed by Philip Buller, 2nd by Jean Machin.
2. Annual reports and accounts.
 - a. Rectors report, in addition to the report details 3 parishioners successfully completed confirmation classes. No questions or comments.
 - b. Churchwardens report, no questions or comments received. Reverend Sarah thanked both Neil and Jenny for their work and support.
 - c. Electoral roll, Angela Coakley asked about the 15 parishioners on the roll who live outside the parish. This was explained by Jeannie P that it was due to ecclesiastical boundaries, however the 15 outside of this area are included on the electoral roll due to habitual worship.
 - d. Safeguarding, no questions or comments. Reverend Sarah thanked Sue Walker for all her work and support.
 - e. Sidespeople, reverend Sarah gave thanks to all the sidespeople for their work and support. No questions or comments.
 - f. Financial review, the annual accounts were provided. Thanks given by Reverend Sarah to Colin Plummer for all his work and support. Colin

thanked reverend Sarah for all her support, and Jackie Youell for completing the examination of finances. A card of thanks will be sent to Jackie Youell. Graham asked whether there has been any money put aside to improve the sound system? Improvement of the sound system will be looked at during the coming year. Jeannie asked about the parish share amount - we are currently paying 60% approximately. The finances were proposed by Angela, 2nd by Graham. Signed and dated.

- g. Deanery Synod, invitation for a Sarratt representative was highlighted, if interested please speak to a PCC member.
 - h. Youth group, the report detailed activity to December 2024. Jeannie has stepped back from the group as there are 3 leaders at the moment. Reverend Sarah thanked Jeannie for all her work with the youth group.
 - i. Pints of view, the Boot is a quieter location and is working well. Attendance numbers vary. Volunteers are asked to choose a topic and lead the discussion. John and reverend Sarah to discuss how forms part of church outreach. It was highlighted that the meeting builds community and is a presence in the community. Reverend Sarah thanked John for continuing with the group.
 - j. Friends of Holy Cross, thanks from all was given to Sue Clark and Friends of Holy Cross for all their ongoing support.
3. Elections
- a. Jeanie to continue as electoral roll officer
 - b. Jackie Youell agreed as independent finance examiner
 - c. New PCC members invited. All present were asked to pray for volunteers for all Church roles as we also need more intercessors, cleaners, coffee and sidespersons.
4. Questions and AOB
- a. Neil thanked reverend Sarah for all her hard work in leading and inspiring the church. Reverend Sarah noted that it takes a team to grow the church, bringing Jesus into our lives
 - b. Reverend Sarah thanked Adele for her work.
5. Date of next APCM to be confirmed. Agreed this will be planned for after a church service.
6. Closing prayer led by Reverend Sarah.
- Meeting closed at 20.15

ANNUAL REPORT AND ACCOUNTS

AIM AND PURPOSE

Holy Cross Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Our Mission Statement

Growing in Faith, Serving in Love

Our Vision

We aspire to be prayerful, supportive and welcoming churches, reflecting Christ's love in our daily lives.

We invite all to grow with us in faith and friendship actively serving our communities and bringing God's heart to all.

Our Priorities

- Develop a mission and outreach team. Develop a welcome pack. Employ a children and families worker
- To encourage families to join us more regularly and to encourage those new to the church and early in their faith journeys to become more involved in everyday church life.
- To continue to raise churches profiles in our communities through how we market ourselves and our outreach into the communities.

The PCC is also specifically responsible for the maintenance of the Church building and churchyard situated on Church Lane, Sarratt, Hertfordshire WD3 6HE.

RECTORS REPORT FOR 2025/26

Benefice Rector's Report APCM 2025 to 2026
Holy Cross

Church Life

Our past twelve months have seen much to celebrate and also given us much to reflect upon as we move forward in growing the love of Christ in our communities.

We have sadly lost some of our family and have gained some new family and through it all it has been a pleasure and encouragement to see the continuation of loving support and care shown towards each other.

I would firstly like to thank the many of you who work tirelessly in both supporting me and the work of the churches in our benefice which enables

them to continue to be the heartbeat of our communities, there are so many of you and I am grateful to each and every one of you. I would like to give special thanks to our churchwarden Neil and treasurers Colin and Sarah who work so hard behind the scenes to keep our churches running smoothly, our readers and choir who support me in the services and with funerals, our flower ladies and cleaners who keep our churches looking so welcoming, our sides people and those who provide refreshments making our churches so welcoming to those who come through our doors and all those who lead prayer groups and evening services making the ways in which we can meet with and engage with God wide and varied for all. I would also like to share my appreciation towards the 'Friends of Holy Cross' for their dedication to raising funds for the upkeep of our beautiful church.

I would like to thank those who have been working hard this past 12 months to try to engage with the youth of our communities across the benefice for their commitment and dedication to reaching out to our young people.

Yvonne Collette for her commitment and dedication to teaching in the benefice as she has prepared bible studies, an Advent course and a Lent course for all over the past year whilst continuing her studies to become our benefice Discipleship Enabler.

I am pleased to say that all our policies and procedures are now in place across the benefice so we are compliant with the expectations of the diocese and national church but above all, we have spent considerable time and energy on ensuring all our volunteers and church members are safe in the roles they carry out and we will be committed to continuing in holding those who give so much our care and consideration.

Special thanks must go to Sue Walker our benefice safeguarding officer who has supported me on the couple of safeguarding issues we have had, ensured we have been compliant with growing our culture of safeguarding in our churches and undertaken regular meetings and training of her own.

We now have a documented and approved Mission Action Plan submitted to the diocese which lays out our priorities for the next 2-5 years in how we will be intentionally working toward growing our churches deeper in the knowledge and love of Christ and outwardly in mission to reach those both on the margins of our churches and those who currently feel we cannot provide a way for them to engage with God. As a leadership team we have recently met and agreed a new pattern for worship which provides the space and opportunities to grow a mixed ecology of church where both the traditional and new can be respectfully offered and encouraged to widen our invitation to those in our communities.

I have almost completed an overhaul of all our liturgy in the past year with the aim of making these more accessible to all.

This past year we also made the decision to take down the old website, mostly due to ease of updating and how accessible we are to those searching for a church. We are now on 'A Church Near You' and our footfall and engagement has increased. Many thanks go to Sonya for all her work on this who as you all know has now moved on to ventures new. We have welcomed our new Benefice administrator Anita, who at this point of writing is still settling in, so please all hold her in your prayers.

Outreach & Community Engagement

I am delighted to say that we have secured funding for the first 3 years of employing a Children and Families Worker, which will be split three ways with both churches and the diocese. This role will be to aid me in schools work, toddlers, a new Forest Church and family outreach into our villages.

I continue to have good relationships with the schools. In Sarratt, a day was spent with the children opening their new memorial garden and helping the children to use this as a meditative space through differing prayer activities. I have taken more assemblies this past year over reading time with the children, We had a lovely leavers service in the church and a great walking Nativity where the children produced artwork and sang songs which as they introduced it told the story of the 'real' Nativity story, helping the children to engage with the bible through the lens of the world they are growing up in.

Knatty Knitters continues to be a great group for those across both villages and those in our communities. The big project they worked on this past year was producing nearly 2500 poppies which was made into a waterfall from the bell tower at St Paul's. There were many people who came to admire this. The competition we ran to 'Guess the final poppy count' did not have much up take and I will not run this again when it is displayed at Holy Cross this year.

We had really positive feedback from villagers about both Remembrance services and my special thanks go to Angela for leading on this.

Inspire ladies group has continued to grow and to be a welcome space to those across both villages and further afield. Many thanks go to Fay Dent and her team for leading on this. There have been a wide and varied programme of speakers sharing their stories and activities which have ranged from Charis Tiwali which led to fund raising support for the charity to a walk through the Bluebells.

Toddler group is thriving and although we were concerned last summer as our first cohort of children were coming to an age of moving on, we have had an

influx of new mums and babies. I cannot thank both Liz Smith and Diane Strawbridge enough for the loving care and support they show to our mums and children and their commitment each week to the extra work behind the scenes. Our team has also grown and I thank Elaine Dean and Jacky Simmonds who brings such valued support to our mums through her expertise as a retired midwife and breast feeding support advisor.

We have completed another Bereavement Journey Course and again have people waiting for our next one due to start in May. A big thank you to Linda Clough and Diane Strawbridge for leading tables this year and all the emotional support that goes with this.

Services and Occasional Offices

The numbers attending on Sunday mornings have slightly increased since last year and both churches have seen new and returning members to church which has been such a blessing.

The evening lay led evening Compline headed up by Jenny Roberts and John Guy continues – my thanks go to both of them for their commitment to this valued evening service.

The All Soul's service at Holy Cross this year was very poorly attended. I am not sure why as we have had the same timings in the past and had a very good number.

It was lovely to see more families join us from the schools for our Christingle this year and our Crib service was bursting at the seams. Conversations have taken place regarding this coming year where we will either need to provide an extra service, pre-book free tickets or hold a different type of service. Our Carol service was well attended and very special, so a big thank you to all those in our choir and the community who joined for this special event.

In each of our Christmas services there was growth in numbers from the same service held the previous year.

We held the deanery Ascension service in the Benefice this year, which was very well attended.

BCP continues to be popular with a small group and as such conversations have taken place which will see this service increase when we introduce our new service pattern.

For your information the numbers of occasional offices across the benefice are below.

Weddings – 4

Baptisms – 9

Funerals or burial of ashes – 26

As always, if you have any questions, suggestions, or concerns about the missional work of our churches please never hesitate to contact me for a chat. Once again, thank you so much to each and every person who has worked so hard this year to support the growth of our churches and the relationships we have with each other and our communities.

Revd Sarah

CHURCHWARDENS REPORT 2025-2026

Since August 2025 when Jenny Roberts stepped down I have been the sole Church Warden. I am grateful for the assistance and encouragement given to me by Elizabeth Smith on a number of occasions. Sue Clark has been heavily involved with building and churchyard matters for which many thanks are also due.

Building, Fabric and Churchyard

The new heating has now been installed for a year and it has proved to be a great success with the ability to heat up the church quickly. My preliminary analysis of the electricity bills are that the new system has been a bit cheaper to run than the old one but we need to bear in mind that we now have a 24 hour minimum temperature to protect the fabric and a comfortable level when we use the church

We have recently had the car park re surfaced which means we no longer have to navigate puddles and sludge. It will now be maintained on a regular basis to clear leaves and to rake the gravel

We installed a defibrillator on the outside wall of the toilet. This is available for anyone to use. It was funded jointly by British Heart Foundation, Sarratt Parish Council and Friends of Holy Cross

This year we had our Quinquennial Inspection (QI) report carried out which, as expected, found little fault with our buildings. We have however some timber infestation works to be carried out shortly

Usually, we receive a grant from Sarratt Parish Council for the maintenance of the Churchyard. And that was received for 2025/2026. At the time of writing we have not had the grant amount confirmed for 2026/2027. Andrew Whitewood has the contract to strim and mow the grass regularly together with attention to hedges. We have carried out a lot of tidying up to the rear

boundary hedge which is a great improvement. We are hoping to have some more substantial tree works carried out this year to lift the crowns and to shape the trees which have got out of control

We rely on a team of volunteers to clean the church and to provide flowers and are very grateful to them. The church always looks good not only on Sundays but during the week

Holy Cross is open every day from 9.00am until 4.00pm. This has been made possible by Liz Heike, who unlocks and locks up each day. We are very grateful to Liz for doing this as it enables a large number of visitors to visit Holy Cross, either for private prayer or to look around the building.

There was a period in the summer when the car park at The Cock was not available to us but now the pub is open again we are grateful to be able to use it again, subject to events being held there which take obviously priority. Sue and Richard have provided welcome overflow parking at Goldingtons for larger events.

Our grateful thanks go to the Friends of Holy Cross whose remit is to raise funds for the upkeep of our lovely church. They also create awareness of Holy Cross and bring it into the heart of the Sarratt community and beyond through the events they organise. We thank the committee and all those who get involved at the various events. There is a great team behind scenes making these events a huge success

Our Church Family

Holy Cross is part of a wider Benefice that includes St Paul's Chipperfield and we are blessed to have Sarah Miles as our Rector, and she is supported by our readers Phil Waine and Angela Coakley.

We are fortunate to have a team of bell ringers, headed up by David Reece. They can be heard calling us to worship on Sunday mornings and ringing for weddings and other events.

I would like to add my thanks Sonya Tolmie, our Benefice Administrator until recently and to welcome Anita Ayrey to the role

Adele Mynard has continued this year as PCC Secretary and does a great job of making sure the PCC is up to date and runs smoothly.

I also wish to thank John Guy who, very often behind the scenes, deals with many aspects of church life. A big thank to all those on the coffee rota, those who read the lessons, our sides people and our vergers. Thank you for the warm welcome we receive each week

Finally, the Parochial Church Council (PCC). Their support is invaluable, and special thanks go to Colin Plummer our Treasurer, supported by Sarah Altman, who look after our finances.

Neil Altman

PROCEEDINGS OF HOLY CROSS PCC MEETINGS

The PCC met 5 times during 2025/26.

We started the year with a proposal for a change from separate parish PCC's to a combined Benefice PCC model. Following several discussions, we are seeking advice from the diocese prior to approval. Once approved by both PCC's the details will be shared at the following APCM.

Some of the main agenda items included policy sign off, MAP and vision agreement, update of the Church sound system, and more recently we looked at areas of development and fundraising ideas.

The state of our church finances was discussed at every meeting. It is of concern that we are unable to pay our full Parish Share, however the diocese have reduced next year's parish share for all.

As you will see from the safeguarding report we had focused discussions regarding the 5 standards during several PCC meetings, identifying any areas of action required with a plan for compliance. We are grateful to Sue Walker, our Benefice Safeguarding Officer for ensuring that the PCC is kept informed of all Safeguarding issues. (See separate report)

Members of the PCC and Deanery Synod representative

Neil Altman (Church warden 2026), Colin Plummer (co-opted as Treasurer) Adele Mynard (secretary, renewal due 2027), Sue Clarke (renewal due 2026), Sarah Altman (renewal due 2026), Elizabeth Smith (renewal due 2027), Linda Clough (renewal due 2027), Angela Coakley (renewal due 2027).

Sadly Jenny Roberts stepped down from her Church warden role and the PCC in September 2025. We would like to thank Jenny for her support. We therefore are running below the minimum number of members required for the PCC according to our electoral roll, we would like to invite new members to join us at the APCM.

We currently also have a vacancy for a deanery synod representative. Susan Turner kindly shares information from this meeting to the two parishes, however it would be beneficial to have a Holy Cross representative too. Please speak to either reverend Sarah or Adele if you are interested in this role.

ELECTORAL ROLL REPORT 2025/26

Previously there were 55 names on the Roll. There has been 1 addition so the roll now stands at 56 people.

Anyone who would like to be added to the Roll can contact me at any time during the year.

Jeannie Poulton - Electoral Roll Officer

SAFEGUARDING

The PCC is committed to following the Diocesan guidance on Safeguarding and have approved a number of policies in this regard. The report from Sue Walker, the Benefice Safeguarding Co-ordinator is included.

SAFEGUARDING REPORT

'Safeguarding Learning News – November 2024': *Safeguarding is the action the Church can take to promote a safer culture. This means the Church will promote the welfare of children, young people and adults, work to prevent abuse from occurring, seek to protect those that are at risk and respond well to those who have been abused. One of the principles of Promoting a Safer Church says that we shall select and train carefully all those with any responsibility related to children or vulnerable adults within the church, in line with safer recruitment principles.*

Holy Cross is committed to promoting a safer church and has complied with its duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

To this end, Reverend Sarah has encouraged all volunteers to complete basic safeguarding training whether it is mandatory for their role or not. It provides the essential learning necessary to *recognise, respond, record* and *refer* safeguarding concerns. I am pleased to say that training has been taken up through completion on line and in group sessions with Sonya. Thank you, Sonya. Where required, safer recruitment has been carried out and appropriate DBS checks made.

To help us to keep up to date with volunteers' training and DBS checks, (renewal is often required), we continue to use the Dashboard, an excellent and valuable tool which records all our actions and produces an Action Plan to present to the PCC at every meeting.

'National Safeguarding Standards'. Our Parish is committed to the Five Standards. This was not a mandatory piece of work but the PCC agreed to examine safeguarding within the parish and identify strengths and weaknesses over a five year period. I would like to thank the PCC for having taken this on board and completing it within two years.

We are expecting a further Archdeacon's Visitation which will concentrate solely on safeguarding.

In the back of the church is a huge folder holding 24 policies that Rev'd Sarah has put together. Everyone is asked to take a look at this and to sign that they have read them and adhere to them.

We have continued to enjoy guidance and help from the Diocese. Thank you to Jez Hirst and the team for their patience, understanding and reassurance. In addition to newsletters and emails, a monthly drop-in zoom is available for all Parish Safeguarding Officers which I sign into; it is useful and interesting to hear the dilemmas of other PSOs.

Lastly, I am so sad that Sonya has left the office. She has been such a help; it is true to say that I could not have done my job without her support. Luckily, we have Anita whom I am confident will ably fill Sonya's shoes and I look forward to working with her.

Sue walker, Parish Safeguarding Officer (PSO)

DEANERY SYNOD REPORT

DEANERY SYNOD ANNUAL REPORT

Rev Charles Burch continues as Rural Dean. Rev Dr Mark Harris was appointed at the end of last year in the parish of Mill End and Heronsgate with West Hyde & St Oswald's, Croxley Green is currently awaiting the arrival of a

new vicar. Emma Robarts is the diocese's newly elected lay member in the General Synod.

Deanery Synod invites speakers from in and around the diocese to address the Synod meetings. This year Rev Canon Dr Tim Bull spoke about faith and AI, explaining its many uses, including ChatGPT, whilst warning of the shortcomings and dangers of unthinking use. Amongst his guiding principles for the use of AI are "be wise in the use of it", "keep alert for truths" and don't expect it to save the world".

Parishes were asked to report on Achievements and Challenges during the year. Time and Team unsurprisingly proved to be the main challenges across the board, together with thinking up new ways to attract more families and young people and to identify the needs of the community. On the plus side, parishes reported thriving new groups and courses, along with various fund-raising and outreach ideas such as welcome cafes, away days and flower or Christmas tree festivals.

The Trinity Project, which is the Deanery's mental health project, continues to support children in year 6\7 as they transition to secondary school. They can benefit from a counselling service, run by Charlotte Barton and various after school activities such as The Donut and Hot Dog clubs.

Susan Turner
Deanery Synod Rep.
St Paul's, Chipperfield

SIDESPEOPLE 2025/2026

We are grateful to everyone who volunteers as a sidesperson, helping in the smooth running of our services at Holy Cross. Joanna Staughton and Jean Machin retired as sidespeople at the end of December, having served in the role for many years. Fortunately, both of them continue as lesson readers. Our thanks to Diane and Philip Wade for taking over from Joanna and Jean. More sidespeople would be appreciated, so that we can be sure of providing cover during holidays and at busy times in the church year such as at Christmas, Holy Week and Easter. If you are interested in becoming a sidesperson please speak to John Guy.

At present, Holy Cross sidespeople are:

Philip Buller
Elizabeth Smith
Alan Poulton
Jeannie Poulton
Diane Wade
Philip Wade
Graham Peiser
John Guy
Jenny Roberts
Neil Altman
Sarah Altman

There are many ways in which members of our congregation can help in the services – not only as sidespeople, but also as intercessors, lesson readers, coffee servers, choristers, bell ringers, and vergers for weddings and funerals. And there is always a need for more volunteers for help with cleaning the church, flower arranging, brass polishing, washing & ironing altar linen, and maintenance of the building and churchyard. So, volunteers would be most welcome for one or more of these activities!

FINANCIAL REVIEW 2025

The accounts for the year to 31st December 2025 have been approved by the PCC for presentation at the APCM and have been independently reviewed by Jackie Youell.

Our income this year is £121,804 (£241,220 in 2024). 2024 figures included a one of receipt from The Sarratt Mission Trust of £ 129,464 and £36,250 for the New Heating Project. In 2025 we received an additional £52,584 for the Heating Project which is now completed.

Our unrestricted giving this year was £66,507 (£70,254 in 2024), a decrease of £3,747. The decrease in giving was offset partially by good returns on our investments this year which increased from £3,3831 in 2024 to £7,791 in 2025. The PCC have discussed in detail how we might encourage people to give regularly and to use the Parish Giving Scheme and how we can increase our fundraising through events and activities.

Expenditure this year, excluding the heating project was £70,303 (£67,607 in 2024). This reflects a general increase in costs over the year. We continue to pay a reduced Parish Share but have which enables us to meet all of our other expenditure without drawing on our unrestricted reserves.

The PCC will be discussing ways in which we can utilise the restricted funds going forward.

As always, we are particularly thankful to the Friends of Holy Cross who pay for all the repairs and maintenance for our beautiful building and to the team who work so energetically on raising funds.

We are also thankful to Sarratt Parish Council who continue to help fund the costs of producing Spotlight and for maintaining the Graveyard.

As ever we continue to rely on the faithfulness of God to provide for our financial needs at Holy Cross as he has done for more than 800 years.

Sarah Altman

HOLY CROSS CHURCH SARRATT

Financial Statements

Year ended 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	34,053	-	11,379	45,432	175,095
Income from charitable activities	19,588	-	2,500	22,088	56,384
Other trading activities	4,930	-	-	4,930	5,039
Investments	5,485	-	213	5,698	4,084
Other income	145	-	41,206	41,351	618
Total income	64,200	-	55,298	119,498	241,220
Expenditure on:					
Raising funds	3,436	-	-	3,436	1,306
Expenditure on charitable activities	65,587	1,204	-	66,791	70,446
Other expenditure	76	-	73,242	73,317	23,710
Total expenditure	69,099	1,204	73,242	143,545	95,462
Net income / (expenditure) resources before transf -	4,899	-	1,204	24,047	145,758
Transfers:					
Gross transfers between funds - in	15,267	-	-	15,267	10,000
Gross transfers between funds - out	-	-	15,267	15,267	10,000
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own us -	-	-	-	-	-
Net movement in funds	10,368	-	33,211	24,047	145,758
Reconciliation of funds					
Total funds brought forward	39,398	2,709	175,897	218,004	72,246
Total funds carried forward	49,767	1,505	142,686	193,958	218,004

**Holy Cross Church Sarratt
Balance Sheet As at 31.12.25**

	General	Designated	Restricted	At 31.12.25 £	At 31.12.24 £
Current assets					
Debtors	1,726	-	-	1,726	3,180
Cash At Bank And In Hand	50,347	1,505	142,686	194,537	214,823
	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Liabilities					
Creditors: Amounts Falling Due in One Year	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Total assets less current liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Liabilities					
Total net assets less liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Represented by					
Unrestricted					
Unrestricted - General Fund	52,073	-	-	52,073	39,398
Designated					
Designated - DC Organ Fund	-	1,505	-	1,505	2,709
Restricted					
Restricted - NEW HEATING FUND	-	-	2,937	2,937	36,148
Restricted - Other Restricted	-	-	134,749	134,749	134,749
Restricted - Margaret Royle	-	-	5,000	5,000	5,000
Fund Totals	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>

Approved by the Parochial Church Council on

Signed



Neil Altman
Church Warden



Mr Colin Plummer
Hon. Treasurer

Holy Cross Church Sarratt
Year ended 31st December 2025
 (Registered charity no: 1209286)

1. ACCOUNTING POLICIES

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006

2. Income from:	General	Designat	Restrict	2025	2024
	£	£	£	£	£
Donations and legacies	34,053		11,379	45,432	175,095
Income from charitable activities					
Totals	19,588		2,500	22,088	56,384
Other trading activities	4,930			4,930	5,039
Investments	5,485		213	5,698	4,084
Other income Totals	145		41,206	41,351	618
	64,200	-	55,298	119,498	241,220

During the year £5,000 was received from Friends of Holy Cross as a donation from the proceeds of the Flower Festival (£5,000 2024)

	General	Designat	Restrict	2025	2024
	£	£	£	£	£
3. Expenditure on:					
Raising funds					
Cost of Events	3,436	-	-	3,436	1,306
Raising funds Totals	3,436	-	-	3,436	1,306
Expenditure on charitable activities					
Giving to missionary societies	982			982	2,447
Ministry parish share etc	27,735			27,735	27,600
Dioecision Fees	4,478			4,478	2,923
Parish Administrator	5,735			5,735	6,866
Rector's expenses	359			359	801
Parish Office Expenses	9,353			9,353	10,071
Organ / piano tuning		1,204		1,204	688
Churchyard Expenditure see note 3f	8,027			8,027	5,480
Service expenses	730			730	689
Utilities & Cleaning	2,905			2,905	3,413
Spotlight expenses see note 3e	3,156			3,156	3,218
Governance & Professional costs	720			720	-
Repairs & maintenance	1,409			1,409	6,600
Expenditure on charitable activities Totals	65,587	1,204	-	66,791	93,289
Other expenditure					
Heating Project			73,242	73,242	22,492
Finance charges	76			76	867
Reordering costs				-	-
Other expenditure Totals	76	-	73,242	73,317	867
Expenditure Grand totals	69,099	1,204	73,242	143,545	95,462

HOLY CROSS CHURCH SARRATT**Year Ended 31st December 2025**

(Registered charity no: 1209286)

3e Spotlight Account

	2025	2024
	£	£
Incoming resources		
Advertising	4,048	3,615
Donations & Gift Aid	2,834	3,166
Parish Council grant	474	460
	<u>7,355</u>	<u>7,241</u>
Resources expended	<u>3,156</u>	<u>3,613</u>
Surplus	<u>4,200</u>	<u>3,628</u>

3f Churchyard Account

	£	£
Incoming resources		
Parish grant	5,000	5,000
Interest	213	253
Donations	<u>5,213</u>	<u>5,253</u>
Resources expended		
Grass cutting etc	4,907	5,480
Car park	<u>3,120</u>	<u>5,480</u>
	<u>4,907</u>	<u>5,480</u>
Surplus/(Deficit)	<u>306</u>	<u>- 227</u>

4a Debtors

Other	1,726	3,180
	<u>1,726</u>	<u>3,180</u>

4b Cash held in Current Bank Account

General	133,486	158,858
	<u>133,486</u>	<u>158,858</u>

4c Cash held by CBF

Margaret Royle Trust	5,000	5,000
Richard Salisbury Trust	<u>50,965</u>	<u>50,965</u>
	<u>55,965</u>	<u>55,965</u>

4d Liabilities due in less than one year

Other	-	-
	-	-

Summary of Funds

UNRESTRICTED FUNDS	24	25	25	25	25
	b/fwd	Income	tsfr from/to unrest	Expenditure	Cfwd
General	39,398	64,200	15,267	69,099	49,766
RESTRICTED FUNDS					
Heating Project	36,148	52,585	- 12,554	73,242	2,937
Royle Fund	5,000	213	- 213		5,000
Mission Fund	4,459	-	-	-	4,459
VDF	825	-	-	-	825
Sarratt Mission Trust	129,465		-	-	129,465
Churchyard	-	2,500	- 2,500		-
	175,897	55,298	- 15,267	73,242	142,686

4h Funds are held in trust by the Rector and Churchwardens arising from the sale of the of the School House, which is considered to be a connected charity.

The value of the fund at 31st December 2025 is £20,013

Holy Cross Church Sarratt

Independent Examiner's Report to the Trustees of Holy Cross Church, Sarratt Parochial Church Council

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

the accounting records were not kept in accordance with section 130 of the Charities Act; or

the accounts did not accord with the accounting records; or

the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Jackie Youell ACA
4 The Briars
Sarratt
WD3 6AU

Date: 27 Feb 2026

STRUCTURE GOVERNANCE AND MANAGEMENT

The Church of the Holy Cross is part of the Benefice of Holy Cross, Sarratt and St Paul's, Chipperfield.

Each parish church has its own independent governing body, the Parochial Church Council (PCC) that meets regularly and separately. Joint PCC meetings occur occasionally. Churchwardens of both churches meet regularly together with the incumbent.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity exempt from registration with the Charity Commission.

The appointment of PCC members is governed by and set out in the Church Representation Rules. All those who regularly attend church are encouraged to register on the Electoral Roll and stand for election to the PCC or as a Churchwarden. The roll is completely renewed every six years. Everyone is encouraged to check that their name is on the electoral roll.

The PCC members are responsible for reviewing matters of concern and importance, for making decisions and adopting policies that contribute to the governance and wellbeing of the parish including deciding on how the funds of the PCC are to be spent. PCC members attend safeguarding training.

Other Holy Cross committees are the Standing Committee, comprising the incumbent, churchwardens, secretary and treasurer. A member of the PCC serves as a Sarratt School governor and another is a representative of the PCC on the Village Hall Committee.

ADMINISTRATIVE INFORMATION

Holy Cross Church is part of the Benefice of Sarratt and Chipperfield located in Rickmansworth Deanery and Hertford Archdeaconry in the Diocese of St Albans within the Church of England. The church building is situated in Church Lane, Sarratt, Hertfordshire WD3 6HE. The correspondence address Holy Cross and St Paul's Church Office, Sarratt Village Hall, The Green, Sarratt, WD3 6AS; or holycrossstpauls@outlook.com

PCC members who have served during the year beginning 21 May 2025:

Incumbent: **Revd Sarah Miles**

Churchwardens: Jenny Roberts (until Sept 2025)
Neil Altman

**Representative of
the Deanery Synod:** Susan Turner on behalf of the Benefice

Ex-officio Angela Coakley (Reader)

Elected members: Jenny Roberts (until Sept 2025)
Sue Clark
Neil Altman
Sarah Altman
Elizabeth Smith
Linda Clough

PCC Secretary: Adele Mynard
Treasurer: Colin Plummer (co-opted)

**Parish Safeguarding
Officer:** Sue Walker, Benefice (St. Paul's Chipperfield)

Youth Report

Thank you all for your prayers this year.

Youth -This year has seen both fuller numbers and age groups at the beginning, tapering to a smaller similar aged group, who are quite committed to attending each week with different activities events and themes catered for a smaller group which is both a safe space and a place for conversation and has included trips.

Mid-year, we said goodbye to Jeannie who was an inspirational support to all at establishing protocols and management as leader. Her vision and prayerful commitment to both the young people attending and helpers was appreciated.

During the Early Summer, it was agreed to seek the vision pray fully of Youth Club and our community with our Rector and so, from September Youth was relaunched with the existing team; to create a safe space for Youth of the villages with games, craft and community.

Becky who stepped down; as a weekly leader is assisting on occasions, to which we are so thankful, especially with crafting.

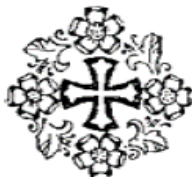
Our Autumn term continued into Christmas with Ian Ann Garry with the challenge to in late spring to promote the group to the year 6th in the Parish Primary schools as we continue Gods vision for community.

PINTS OF VIEW

Pints of View (POV) is an informal forum in which to consider topical matters, moral issues and ethical dilemmas. We meet at The Boot in Sarratt at 8pm on the 3rd Monday of most months. Details of upcoming POV get-togethers are published in Spotlight and Chipperfield News. Meetings are open to everyone. In the year May 2025/ April 2026 we have considered topics relating to free speech; democracy; children's news sources; digital ID schemes; the future of the BBC; China's new 'silk roads'; conflict in the Middle East, and - in April 26 – positive steps being taken to sustain the environment.

Many thanks to all who come to POV, especially those who choose topics and lead our discussions.

John Guy



The Friends of Holy Cross Church, Sarratt
Income and Expenditure for the Year ended 31st December 2025
Charity No.1018991

INCOME

Donations & Grants	£573
Gift Aid Tax Refunds	940
Reeling at Village Hall	2,322
Coffee Morning	887
Flower Festival	11,970
Christmas Fair	4,914
Interest from Deposit Accounts	<u>1,417</u>
<i>Income from Fundraising</i>	£23,023

EXPENDITURE

Public Liability Insurance	£179
Purchase of 10 Tables	310
General Expenses	<u>24</u>
	513
<i>Net Income from Fundraising</i>	£22,510

GRANTS MADE TO PCC

General Maintenance & Insurance	£5,290
Donation from Funds raised at the Flower Festival	5,000
Contribution to Car Park & Church Yard	4,895
Contribution to New Heating in the Church	<u>-222</u>
	14,963

Net Surplus for the Year **£7,547**

Accumulated Fund Brought Forward	<u>55,091</u>
Accumulated Fund Carried Forward	<u>£62,638</u>

In 2025 a total of £23,023 was raised from events, donations, interest and gift aid and we thank all those who have supported the events and those who made donations.

The Friends paid for the defibrillator and contributed towards the general repairs and maintenance in the church; they made a donation of £5,000 following The Flower Festival. The Friends had agreed to help fund the new heating system; on 2nd January 2025 they paid £10,879. However, during 2025 the PCC received further donations towards this project which resulted in the PCC refunding £11,101 to The FOHC.

Sue Clark - Chair

Richard Cawdron – Hon. Treasurer

19th January 2026

Holy Cross Parish Prayer

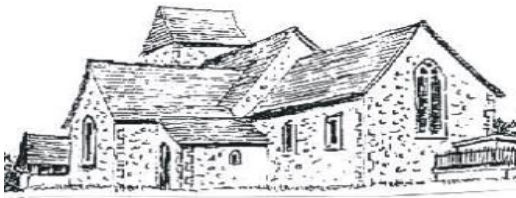
*Glorious God,
nurture in us
your self-giving love;
give us wisdom, courage
and humility to seek you
in all things.*

*Jesus our saviour,
be our cornerstone.
Guide and protect us
in the truth of your word
and lead us to be
a vital, passionate
community.*

*Holy Spirit,
stir, inspire, and equip us
to make new disciples;
teach us to live
in the freedom
of your love.*

*May our unity in Christ
strengthen us to serve
with joyful, open hearts
to the glory of God
for the sake of his kingdom.*

Amen



Holy Cross Church Sarratt

Independent Examiner's Report to the Trustees of Holy Cross Church, Sarratt Parochial Church Council

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

the accounting records were not kept in accordance with section 130 of the Charities Act; or

the accounts did not accord with the accounting records; or

the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jackie Youell ACA
4 The Briars
Sarratt
WD3 6AU

Date:

Holy Cross Church Sarratt
Sofa Separate Designated
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	34,053 -		11,379	45,432	175,095
Income from charitable activities	19,588 -		2,500	22,088	56,384
Other trading activities	4,930 -	-		4,930	5,039
Investments	7,791 -		213	8,004	4,084
Other income	145 -		41,206	41,351	618
Total income	66,507	-	55,298	121,804	241,220
Expenditure on:					
Raising funds	3,436 -	-		3,436	1,306
Expenditure on charitable activities	65,587	1,204 -		66,791	70,446
Other expenditure	76 -		73,242	73,317	23,710
Total expenditure	69,099	1,204	73,242	143,545	95,462
Net income / (expenditure) resources before transfer	- 2,592 -	1,204 -	17,944 -	21,740	145,758
Transfers:					
Gross transfers between funds - in	15,267 -	-		15,267	10,000
Gross transfers between funds - out	-	-	15,267 -	15,267 -	10,000
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	12,675 -	1,204 -	33,211 -	21,740	145,758
Reconciliation of funds					
Total funds brought forward	39,398	2,709	175,897	218,004	72,246
Total funds carried forward	52,073	1,505	142,686	196,264	218,004

Holy Cross Church Sarratt

Balance Sheet As at 31.12.25

	General	Designated	Restricted	At 31.12.25 £	At 31.12.24 £
Current assets					
Debtors	1,726	-	-	1,726	3,180
Cash At Bank And In Hand	50,347	1,505	142,686	194,537	214,823
	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Liabilities					
Creditors: Amounts Falling Due In One Year	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net current assets less current liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Total assets less current liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Liabilities					
Total net assets less liabilities	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>
Represented by					
Unrestricted					
Unrestricted - General Fund	52,073	-	-	52,073	39,398
Designated					
Designated - DC Organ Fund	-	1,505	-	1,505	2,709
Restricted					
Restricted - NEW HEATING FUND	-	-	2,937	2,937	36,148
Restricted - Other Restricted	-	-	134,749	134,749	134,749
Restricted - Margaret Royle	-	-	5,000	5,000	5,000
Fund Totals	<u>52,073</u>	<u>1,505</u>	<u>142,686</u>	<u>196,264</u>	<u>218,004</u>

Approved by the Parochial Church Council on

Signed

Neil Altman
Church Warden

Mr Colin Plummer
Hon. Treasurer

Holy Cross Church Sarratt
Year ended 31st December 2025
(Registered charity no: 1209286)

1. ACCOUNTING POLICIES

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006

2. Income from:	General £	Designated £	Restricted £	2025 £	2024 £
Donations and legacies	34,053		11,379	45,432	175,095
Income from charitable activities Totals	19,588		2,500	22,088	56,384
Other trading activities	4,930			4,930	5,039
Investments	7,791		213	8,004	4,084
Other income Totals	145		41,206	41,351	618
	66,507	-	55,298	121,804	241,220

During the year £5,000 was received from Friends of Holy Cross as a donation from the proceeds of the Flower Festival (£5,000 2024)

	General £	Designated £	Restricted £	2025 £	2024 £
3. Expenditure on:					
Raising funds					
Cost of Events	3,436	-	-	3,436	1,306
Raising funds Totals	3,436	-	-	3,436	1,306
Expenditure on charitable activities			-		
Giving to missionary societies	982			982	2,447
Ministry parish share etc	27,735			27,735	27,600
Diocesan Fees	4,478			4,478	2,923
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Governance & Professionalcosts	720			720	-
Repairs & maintenance	1,409			1,409	6,600
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Reordering costs				-	-
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Expenditure Grand totals	69,099	1,204	73,242	143,545	95,462

HOLY CROSS CHURCH SARRATT
Year Ended 31st December 2025
(Registered charity no: 1209286)

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	2025	2024
	£	£
Incoming resources		
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Donations & Gift Aid	2,834	3,166
Parish Council grant	474	460
	<u>7,355</u>	<u>7,241</u>
Resources expended	<u>3,156</u>	<u>3,613</u>
Surplus	<u>4,200</u>	<u>3,628</u>

3f Churchyard Account

	£	£
Incoming resources		
Parish grant	5,000	5,000
Interest	213	253
Donations		
	<u>5,213</u>	<u>5,253</u>
Resources expended		
Grass cutting etc	4,907	5,480
Car park	3,120	
	<u>4,907</u>	<u>5,480</u>
Surplus/(Deficit)	<u>306 -</u>	<u>227</u>

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Other	1,726	3,180
	<u>1,726</u>	<u>3,180</u>

4b Cash held in Current Bank Account

General	133,486	158,858
	<u>133,486</u>	<u>158,858</u>

4c Cash held by CBF

Margaret Royle Trust	5,000	5,000
Richard Salisbury Trust	53,272	50,965
	<u>58,272</u>	<u>55,965</u>

4d Liabilities due in less than one year

Other

-	-
-	-

Summary of Funds

UNRESTRICTED FUNDS

	24	25	25	25	25
	b/fwd	Income	tsfr from/to unrest	Expenditure	Cfwd
General	39,398	66,507	15,267	69,099	52,073

RESTRICTED FUNDS

Heating Project	36,148	52,585	-	12,554	73,242	2,937
Royle Fund	5,000	213	-	213		5,000
Mission Fund	4,459	-		-	-	4,459
VDF	825	-		-	-	825
Sarratt Mission Trust	129,465			-	-	129,465
Churchyard	-	2,500	-	2,500		-
	175,897	55,298	-	15,267	73,242	142,686

4h Funds are held in trust by the Rector and Churchwardens arising from the sale of the of the School House, which is considered to be a connected charity.
The value of the fund at 31st December 2025 is £20,013

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