

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

Charity number: 1182850

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

Bank: Barclays Bank
Church Street
Rickmansworth, Herts.

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

Aim and Purpose

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

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

PCC Membership

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

Vicar: The Rev'd Robert Riley-Braleley

Churchwardens: Mr Steve Carpenter and Mr Maurice Lisle

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

Elected Members

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

Committees:

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

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

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

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

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

Church membership and attendance

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

Review of the year

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Girlguiding

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

Church giving to charities

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

Safeguarding

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

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

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

Financial report

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

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

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

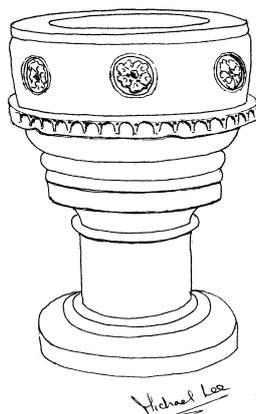
This generosity has meant that we have had enough of a surplus to cover the balance of the external decoration cost.

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

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

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

date



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

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

Respective responsibilities of trustee and examiner

The charity's trustee is responsible for the preparation of the financial statements. The charity's trustee considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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



David Beak FCA
Independent Examiner
South Felldyke
Lamplugh
Cumbria

28 March 2022

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

RECEIPTS & PAYMENTS ACCOUNT

CHURCH

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

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

OTHER FUNDS

CHARITABLE DONATIONS FUND (RESTRICTED)

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

OTHER FUNDS

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

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

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

STATEMENT OF FUNDS

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

NOTES

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

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

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

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

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