



**Here for Christ , Community and Creation**

**Annual Report and Financial Statements of the Parochial Church Council  
for the year ended 31 December 2023**

Charity number: 1182850

*Vicar:* Rev'd Robert Riley-Braley *Bank:* Barclays Bank  
The Vicarage, 159 Baldwins Lane Church Street  
Croxley Green, Herts. Rickmansworth, Herts.  
*Independent Examiner:* Mr David Beak FCA  
South Felldyke, Lamplugh, Cumbria

Aim and Purpose

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

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

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, Readers, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on 23rd April 2023 and the churchwardens and representatives listed below were elected.

Vicar: The Rev'd Robert Riley-Braleay  
Churchwardens: Mr Maurice Lisley and Mrs Helen McAlpine

#### Elected Members

Mrs Anne-Georgina Barnes, Mrs Debbie Clifford, Mr Jonathan Cox, Mrs Margaret Cox, Mrs Val Edwards, Mrs Clare Hook, Ms Karen Pryse, Mr Alan Restarick, Mrs Anne Thomas, Mr Brian Thomson, Mrs Lynn Williamson.

#### Committees:

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

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

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

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

#### Church membership and attendance:

In April 2023 (2022 in brackets) there were 105 (109) names on the Electoral Roll. In 2023 average Sunday attendance was 59. 258 attended Christmas Eve and Christmas services and 83 at Easter. For comparison, in 2022 average Sunday attendance was 61; 180 attended Christmas Eve and Christmas services and 100 at Easter.

#### Review of the year

The PCC met in January, March, May, July, September and November. The FGPC met in January, March, July, August and October and the Pastoral Committee in January, March, July, August, October and November.

Meetings addressed various aspects of the life and worship of the Church. In addition to the important matters dealt with in the reports from the Treasurer, Churchwardens, Safeguarding Officer, Deanery Synod and Churches Together, topics discussed included, in no particular order, the progress of our Mission Action Plan (see below), safeguarding, fundraising, kneelers, Easter and Christmas arrangements, publicity, children and young people, encouraging volunteers, the Warm Welcome initiative, plans for the Coronation weekend, the long-term future of our church building, the Parish Nurses, transport to services, the Living in Love and Faith process, communion by extension, keeping the church open and church Whatsapp groups. In September we were visited by the Rural Dean who gave a stirring presentation on the Trinity Project, supporting the mental health of young people, which was subsequently designated as 50% of the Parish Project for 2024.

## Mission Action Plan

Each of our four Mission Action Plan goals was taken forward, with specific actions as follows:

- Becoming more welcoming & invitational – a meeting for sidespeople in November, refreshments after All Souls Service, continuation of Sunday refreshments in Church rather than Hall on 1st and 3rd Sundays
- Developing our worship – new “seasonal” service booklets produced to replace existing ones in use for 20 years
- Enhancing our youth & children’s work – the Donut Club for new Year 7s, planning for a children’s corner
- Increasing environmental work – church litter picks in May and November, discussion towards a Net Zero Plan, continued use of recycling bins in church porch, summertime help with litter-picking on Croxley Common Moor

The MAP is subject to continual revision and renewal. Much work remains to be done and ideas and, more importantly, offers of help would be welcome.

## Worship

Attendance at main Sunday services has remained steady though not at pre-pandemic levels. It has been gratifying to see some new faces in the congregation and we continue to pray for the growth of our church, numerically, spiritually and in terms of our impact more widely, often using the Leading your Church into Growth Prayer. In the light of continuing concerns and vulnerabilities in the wake of the Covid-19 Pandemic, we have continued to offer administration of communion by intinction for those who prefer it alongside the sharing of the common cup. Distribution of wine by intinction only has been retained at the 8am and the midweek services.

The monthly 3rd Sunday “Spotlight” services resumed in May and have dealt with various topics: Mission to Seafarers (twice), Mothering Sunday, Environment, Christian Aid, Racial Justice, Travel, St Francis, Education, Safeguarding and Toybox (a charity supported by our Christmas Tree Pledge Scheme for 2023). The services have benefited from some interesting guest speakers (Revds Kate Peacock, Andrew Wright, Nicolette Wolff, Jairo Nyaongo and Paul Palmer and Toybox CEO Lynne Morris) as well as homegrown “talent”, careful preparation from the organising team, the musical talents of our “band” – and the attendance of our friends from the Methodist Church! 1st Sunday Family Services, this year following the theme of “Spiritual Fruit” inspired by Galatians 5.22-23, likewise benefit from careful preparation by a dedicated team along with contributions from members young and older and are much appreciated. The eye-opening offsite service at the Catholic Worker Farm in August was a particular highlight. The short service of Evening Prayer from the Book of Common Prayer on the 1st Sunday of each month continues to be appreciated by the small congregation who attend, as does the Wednesday morning 11am Communion Service.

We are blessed in our worship by the musical talents of many in our congregation, both vocal and instrumental. The faithful offering of musical talents is much appreciated and it has in particular been encouraging to see the participation of younger members in the band that plays at Spotlight and Family Services. We are also privileged to have an active choir and once again a highlight of the year was the Carol Service, enriched by the involvement of lesson readers representing the local community. New members of the choir are always welcome. Our organists continue to serve us well, including Quentin Phillips who stepped

down in the autumn from his main role as organist on Sunday mornings but continues to play on Wednesdays and on an occasional basis at other times.

The Lent course this year was an ecumenical event under the auspices of Churches Together in Croxley Green. The overall theme was “Prayer is for All” and meetings addressing the theme from a variety of perspectives took place in each church successively on Wednesday afternoons and evenings. This arrangement was well received and participation was good. Members of the congregation were also encouraged to make use of the booklet of daily reflections “Dust and Glory” which followed the Church of England Lent theme for 2023. In addition to the usual services of Communion with Ashing in the morning and evening, our observance of Ash Wednesday this year was enlivened by an afternoon activity for children which included burning of palm crosses in the church garden. On Monday to Wednesday of Holy Week a number of church members gathered in Church for play readings from Dorothy L. Sayers’ classic “The Man Born to be King”. Services took place as usual on Maundy Thursday, Good Friday, Holy Saturday and Easter Sunday. St Oswald’s once again sponsored the Churches Together Good Friday Walk of Witness and a group from our Church participated in the Easter Monday Pilgrimage to the Cathedral.

In Advent, a small group gathered in the Vicarage on the first three Mondays to say Evening Prayer together. Christmas saw a slight increase in attendances but we were most gratified by an increase of around 300% at the Pop-Up Carols with an attendance of 100 – thanks especially to local childminders! Thanks are also due to the team, young and not so young, who together put on the nativity play at the annual Crib Service. The splendid Carol Service has been mentioned above.

Only two baptisms took place this year, but it has been good to see both families maintaining a connection with the Church. The single wedding for the year was a happy and memorable occasion involving many of the congregation. Ten funerals were conducted on behalf of St Oswald’s during the year, two of these combined a service in church with committal at a crematorium, and the annual All Souls’ Memorial Service took place in November. The congregation was made up largely of church members but there were a few visitors. Refreshments were provided in line with our MAP goal of being more welcoming. Four deaths particularly touched St Oswald’s in 2023: Margaret Cowlard, Angela Sedgwick, Tom Guy and Valerie Griffiths. Each had blessed our Church life in their own unique way and all are sadly and sorely missed. Rest in peace.

A short course on Exploring Prayer with video recorded talks by the Archbishop of Canterbury was run in the summer and in the autumn we ran The Bible Course from the Bible Society. Both courses were well received by participants and the latter was particularly well attended.

### Social and Fundraising

The social and fundraising side of the Church’s life included an Anniversary Bring and Share Lunch in January, a nautical evening associated with this year’s support for Mission to Seafarers, a Family Quiz and Activity Evening, Café O at the Revels, a Summer Jumble Sale, a Quiz Supper and the now annual Beetle Drive and Christmas Pudding and Craft Evening. In May it was a pleasure to celebrate the Coronation weekend with cake and bubbly after the Family Service and a litter pick on Big Help Out Monday, referred to above. The fundraising Parish Project this year was split equally between our own church

development projects and the Mission to Seafarers. In addition to fundraising, over 100 woolly hats were knitted for the Mission. The Church building hosts a monthly U3A singing group and the weekly rehearsal of the Croxley Community Choir who gave an informal concert in October in aid of Mission to Seafarers. In June St Oswald's hosted a café style service to promote the work of the two Croxley Parish Nurses.

Communication with the congregation has continued via a weekly emailing, supplemented by a small print run of printed sheets with an abbreviated version. The bi-monthly Parish Magazine provides a range of articles and news items, is available in printed and online versions and is received and appreciated beyond the regular congregation. Communication is also facilitated by the church website, by our pages on the "A Church Near You" website and by regular postings on our Facebook page and engagement with local FB pages.

The Warm Welcome initiative begun in 2022 continued until March this year, with the Church open and attended on Monday and Wednesday afternoons. In spite of the commitment of the volunteers who made this initiative possible visitors were few, although there were friendly conversations with those who did drop in. After discussion with other local churches, it was decided that Warm Welcome should resume in October but run concurrently with Café O on Monday mornings and that payment should therefore be by donation in order not to exclude anyone. Over the year Café O has continued to provide excellent coffee and cake and a "place to start the week" in good company and with friendly staff. The regular clientele appears to have changed somewhat, with a somewhat older clientele. Café O is a vital aspect of our service to the local community and thanks are due to all the team behind it, not least to Geoff Cox who stepped down as manager at Christmas after 10 years' service, to be succeeded by Magdalena Pletsch and Christine Guy.

The Men's Breakfast continues to meet on a monthly basis on a Saturday morning, with bacon rolls and interesting talks. Our ably-led Diocesan MU Group meets monthly on Thursday afternoons and is much valued by the ladies who attend. The Companions are now all "young adults". They met for weekend retreats in March and September at Holland House and at a Christmas Day reunion.

### Children and Young People

A new initiative this year was the Donut Club launched in partnership with the Trinity Project, a new Rickmansworth Deanery initiative to support the mental wellbeing of local young people. The aim of the Club was to provide a place for new Year 7s to meet and socialise with friends from their old primary school on Friday afternoons during the first half of the autumn term. In the event the Club proved popular with over 30 attending on occasion. In response to demand, it was decided to continue the Club on a monthly basis during term time.

This year's children's Holiday Club followed the theme "God's Wonderful World" and included input on various wild creatures. Publicity was low-key owing to a desire to avoid being oversubscribed which meant that attendance was only around 40. Nevertheless, the children who came clearly had a great time and there was lots of positive feedback. As last year, alongside our own volunteers, young and old, some young people from Pinner Methodist Church assisted with the Club.

The Brunch Club for teenagers after the morning service on the 1st and 3rd Sundays has

struggled to get off the ground: busy lives have made it difficult to make alternative arrangements for this age group. The Sunday School continues to function. Although numbers are currently few, the children who attend clearly enjoy their time together. It should be emphasised that all the above activities for children and young people depend heavily on the willingness, commitment, enthusiasm of volunteers from the church congregation, who deserve our appreciation and thanks. Activities and groups for this category also depend on the efficient practice of Safeguarding. Our thanks and appreciation should also go to the team responsible and to Parish Safeguarding Officer Gill Thomson who stepped down in the autumn after 20 years in the role and to Val Edwards who has taken over her role.

In 2023 the Girlguiding groups had a busy year. The Guides went on an indoor and outdoor camp with groups from Watford units. The girls had a great time. Sadly the Tuesday Brownie group closed down in the summer. All the Brownie groups in Croxley Green went on a sleepover together to Paccar. The Rainbows enjoyed an evening over at Woodoaks farm making bird boxes.

The Vicar conducts occasional assemblies on behalf of the Church in Malvern Way Infant School and Little Green Junior. He also recorded a video assembly for Croxley Danes Secondary School at Christmas, when chocolates were delivered for the staff of each school.

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. The Vicar is grateful to the congregation as a whole for their forbearance and support in what has been a personally challenging year.

### 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. As previously mentioned, our Parish Project fundraising in 2023 was split between our own development projects and The Mission to Seafarers. 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, 'Cracking Food Poverty Together', supporting Mission Direct's work in Kumi, Uganda, by providing materially poor families with chickens, for Christian Aid, for the Children's Society through our Christingle Service and for the Toybox charity which was the beneficiary of our Christmas Tree Pledge Scheme. At Easter, chocolate eggs were collected and delivered to the Church Army Marylebone Project for homeless women.

## Safeguarding

The PCC has continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishop's guidance on Safeguarding children and vulnerable adults.

Over the past year the safeguarding team has continued to undertake relevant clearances when necessary. This has become simpler now that many of St Oswald's volunteers have signed up to the DBS updating service. Volunteers are recruited using the Safer Recruitment Process and relevant clearances obtained when necessary. The safeguarding team is available for confidential advice on any safeguarding concerns that volunteers may have. Keeping up to date with training remains an ongoing requirement for all those working with children and vulnerable adults. Training continues to be offered online.

## Financial report

Receipts in 2023 exceeded payments by £16,057. That is due to a rise in funds restricted for charitable donations etc. and a significant amount raised and set aside for refurbishment of the church kitchen. The kitchen upgrade looks like it is now fully funded and will be a valuable resource for Cafe O and Donut Club and the outreach work of the church, as well as refreshments after services. We have been most fortunate to have received funds from third parties in relation to the church kitchen work including a grant of £750 gifted by Councillor Chris Lloyd from the Council's Local Budget Scheme.

Church reserves were used to fund the first phase of upgrading the audio-visual equipment in the church. Unfortunately, spending on the general running costs of the church exceeded unrestricted income by £422 which means that there is no scope to transfer additional funds to reserves.

The prayerful generosity and support of the congregation is very much appreciated as the costs of running the church and hall continue to rise. For example, our parish share has risen from £68,475 in 2023 to over £70,000 in 2024. We have already had a couple of surprise expenses in 2024. The hall exit door soaked up a huge amount of water following constant rain and the water tank sprang a leak in the church hall above the kitchen, both of which can be met by reserves put by in previous years.

We continue to ask that where possible giving is made by using electronic means such as the card reader at the back of church or by the various online methods as we no longer have a local Barclays branch.

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

## 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 2023, which are set out on the following pages 9 to 18.

### Respective responsibilities of trustee and examiner

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

It is my responsibility to:

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

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

### Basis of independent examiner's report

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

### Independent examiner's statement

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

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



David Beak FCA  
Independent Examiner  
South Fellldyke  
Lamplugh  
Cumbria

29 March 2024



**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**RECEIPTS & PAYMENTS ACCOUNT**

	Note Ref	2023		Total	2022 Total
		Unrestricted	Designated		
		£	£	£	£
<b>RECEIPTS</b>					
Incoming receipts from donors	2(a)	59,804	6,645	1,994	68,443
Other voluntary incoming receipts	2(b)	1,988	16,231	1,263	19,482
Incoming resources from operating activities to further the Council's objectives to generate funds	2(c)	1,762	-	1,778	3,540
Income from investments	2(d)	28,594	2,603	2,355	33,552
Other incoming resources	2(e)	491	982	-	1,473
	2(f)	286	-	-	286
<b>TOTAL RECEIPTS</b>		<b>92,925</b>	<b>26,461</b>	<b>7,390</b>	<b>126,776</b>
<b>PAYMENTS</b>					
Grants and donations	3(a)	-	6,862	2,271	9,133
Activities directly relating to the work of the church	3(b)	93,347	4,122	4,117	101,586
<b>TOTAL PAYMENTS</b>		<b>93,347</b>	<b>10,984</b>	<b>6,388</b>	<b>110,719</b>
<b>EXCESS RECEIPTS OVER PAYMENTS</b>		<b>(422)</b>	<b>15,477</b>	<b>1,002</b>	<b>4,182</b>
<b>BALANCE BROUGHT FORWARD 1 JANUARY 2023</b>		<b>22,766</b>	<b>51,350</b>	<b>5,119</b>	<b>66,924</b>
<b>TRANSFERS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>BALANCE CARRIED FORWARD 31 DECEMBER 2023</b>		<b>22,344</b>	<b>66,827</b>	<b>6,121</b>	<b>75,053</b>

**ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023**

**STATEMENT OF ASSETS AND LIABILITIES**

	Note Ref	2023 £	2023 £	2022 £	2022 £
<b>ASSETS</b>					
Cash in Hand			312		522
Bank Current Accounts			30,479		39,991
Bank Deposit Account			13,804		9,391
Other Deposit Account			<u>50,697</u>		<u>29,331</u>
			<u>95,292</u>		<u>79,235</u>
<b>FUNDS AND RESERVES</b>					
<b>General Fund</b>			22,344		22,766
<b>Designated Funds</b>					
Church Reserves Fund	4(a)	16,129		19,053	
Hall Reserves Fund	4(b)	15,419		15,217	
Capital Projects Fund	4(c)	-		-	
Church Kitchen Fund	4(d)	17,695		-	
Bequests & Donations Fund	4(e)	10,718		10,218	
10% Giving Fund	4(f)	<u>6,866</u>	66,827	<u>6,862</u>	51,350
<b>Restricted Funds</b>					
Charitable Donations Fund	5(a)	2,355		277	
Choir Fund	5(b)	1,477		1,488	
Flower Fund	5(c)	220		219	
Youth Club	5(d)	-		229	
Crothorne	5(e)	-		-	
Youth Work	5(f)	1,319		833	
Warm Hub Grants	5(g)	-		750	
Diocesan Energy Payment Grant	5(h)	-		0	
St Albans DBF Fees	5(i)	-		1,323	
Watford & TRT Sustainability Grant	5(j)	-		-	
Locality Budget Scheme	5(k)	750	6,121	-	5,119
<b>TOTAL FUNDS AND RESERVES</b>			<u>95,292</u>		<u>79,235</u>

**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO THE ACCOUNTS**

**1 ACCOUNTING POLICIES**

- a) These accounts have been prepared on a Receipts and Payments basis in accordance with the Church Accounting Regulations 2006. The Receipts & Payments Account is a simple statement of account which summarises cash transactions in the period. They are checked by an Independent Examiner, a copy of whose full report is attached.
- b) The PCC operates a General Fund which they use for daily transactions. This fund is 'Unrestricted'. The PCC may decide to put some of this unrestricted money aside for a 'Designated' Fund, for example the Church Reserve Fund, for administration purposes only. Designated funds are still unrestricted and can be 'redesignated' if the PCC decides. The PCC also receives money which has been given for a particular purpose. These funds are 'Restricted' and may not be used for any other purpose, for example Charitable Donations.
- c) Under the Charities Act 2011 the PCC is required to include all of its charitable funds for accounting purposes. This would include some resources such as the Flower Fund and Church Youth Club, which should be accounted for as 'Restricted' income of the PCC. All income is required to be shown gross.
- d) In addition to the funds shown in the accounts, the PCC has care and control over certain non-monetary assets, such as the Church Hall building, plus the furniture, fittings, and equipment of both Church and Hall. The bulk of such assets cannot however be disposed of by the PCC without Diocesan approval.

**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO THE ACCOUNTS**

	Note Ref	2023			2022 Total
		Unrestricted	Designated	Restricted	
		£	£	£	£
<b>2. INCOMING RESOURCES</b>					
2 (a)					
Incoming resources from donors					
Planned Giving		47,599	5,289	-	52,888
Collections & other giving		2,051	228	1,994	4,273
Income Tax Recovered		10,154	1,128	-	11,282
		<u>59,804</u>	<u>6,645</u>	<u>1,994</u>	<u>68,443</u>
2 (b)					
Other voluntary incoming resources					
Grants		-	-	750	750
Other donations		1,988	16,231	513	18,732
		<u>1,988</u>	<u>16,231</u>	<u>1,263</u>	<u>19,482</u>
2 (c)					
Income from operating activities in furtherance of PCC's objectives					
Wedding and funeral fees		1,132	-	1,778	2,910
Outreach		630	-	-	630
		<u>1,762</u>	<u>-</u>	<u>1,778</u>	<u>3,540</u>
2 (d)					
Income from operating activities to generate funds					
Hire/Use of Hall/Church	6(a)	24,594	-	-	24,594
Fund raising events	6(b)	648	2,023	2,355	5,026
Café O	6(c)	2,968	580	-	3,548
Remembrance Book		-	-	-	210
Magazine		384	-	-	384
		<u>28,594</u>	<u>2,603</u>	<u>2,355</u>	<u>33,552</u>
2 (e)					
Income from investment					
Interest received		491	982	-	392
2 (f)					
Other incoming resources					
Miscellaneous		286	-	-	155
		<u>92,925</u>	<u>26,461</u>	<u>7,390</u>	<u>114,230</u>
<b>TOTAL INCOMING RESOURCES</b>					<b>114,230</b>

**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO THE ACCOUNTS**

3. RESOURCES EXPENDED	Note Ref	2023			Total £	2022
		Unrestricted £	Designated £	Restricted £		Total £
3 (a) Grants and donations						
USPG		-	1,373	-	1,373	1,450
Ascend		-	1,373	-	1,373	1,450
CMS		-	686	-	686	725
CSW		-	686	-	686	725
Church Army Marylebone Project		-	686	-	686	725
Alternatives Newham		-	686	-	686	725
Watford Schools Trust		-	686	-	686	725
A Rocha		-	686	-	686	724
Bishop's Harvest Appeal		-	-	321	321	555
Christmas tree appeal		-	-	605	605	1,000
Christmas Crib Service		-	-	124	124	126
Christian Aid		-	-	316	316	13
Water Aid (imo M Cowland)		-	-	207	207	-
Stroke Assn (imo A Sedgwick)		-	-	385	385	-
CALM (imo N Swaisland)		-	-	157	157	-
MIND (imo N Swaisland)		-	-	156	156	-
Christingle 2021 (Children's Society)		-	-	-	-	70
Christingle 2022		-	-	-	-	130
New Hope Trust		-	-	-	-	100
Trussell Trust		-	-	-	-	120
		0	6,862	2,271	9,133	9,363
3 (b) Activities directly relating to the work of the church						
Diocesan Parish Share (Quota)		68,475	-	-	68,475	67,711
Clergy expenses		1,085	-	-	1,085	955
Fees & Wages		264	-	2,966	3,230	723
Education, Books & Music		1,371	-	146	1,517	1,641
Outreach		383	-	43	426	492
Altar requisites		256	-	-	256	130
Café O	6(c)	38	96	-	134	155
Remembrance book		63	-	-	63	181
Church and Hall running costs	6(a)	18,037	3,704	750	22,491	25,719
Communications		257	-	-	257	346
Administration		1,403	-	-	1,403	1,050
Stationery & Printing		696	-	-	696	121
Gifts		200	-	-	200	385
Sundry		819	322	212	1,353	1,076
		93,347	4,122	4,117	101,586	100,685
<b>TOTAL RESOURCES EXPENDED</b>		<b>93,347</b>	<b>10,984</b>	<b>6,388</b>	<b>110,719</b>	<b>110,048</b>

**ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO ACCOUNTS**

DESIGNATED FUNDS		2023	2023	2022	2022
		£	£	£	£
<b>4(a) CHURCH RESERVES FUND</b>					
Balance at 1 January			19,053		10,289
Receipts	Interest		491		50
Payments	Audio Equipment		(3,415)		-
Transfers	Transfer from General Funds	-		3,000	
	Transfer from Capital Projects	-		5,714	8,714
Balance at 31 December			<u>16,129</u>		<u>19,053</u>
<b>4(b) HALL RESERVES FUND</b>					
Balance at 1 January			15,217		15,368
Receipts	Interest		491		41
Payments	Escape door	-		1,872	
	Stage/hall curtains	-		5,320	
	Replacement window	289	(289)	-	(7,192)
Transfer	Transfer from General Funds		-		7,000
Balance at 31 December			<u>15,419</u>		<u>15,217</u>
<b>4(c) CAPITAL PROJECTS FUND</b>					
Balance at 1 January			-		5,714
Transfer	Transfer to church reserves		-		(5,714)
Balance at 31 December			<u>-</u>		<u>-</u>
<b>4(d) CHURCH KITCHEN FUND</b>					
Balance at 1 January			-		-
Receipts	Donations	15,510		-	
	Fundraising	2,507	18,017	-	-
Payments	Fundraising costs	322	(322)	-	-
Balance at 31 December			<u>17,695</u>		<u>-</u>

**ST OSWALD'S PARISH CHURCH, CROXLEY GREEN - YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO ACCOUNTS**

DESIGNATED FUNDS (CONTINUED)		2023		2022	
		£	£	£	£
<b>4(e) BEQUESTS &amp; DONATIONS FUND</b>					
<b>Balance at 1 January</b>			10,218		10,218
<b>Receipts</b>	Donations		500		588
<b>Payments</b>	Coffee Machine	-		203	
	Gifts	-	-	385	-588
		<u>-</u>	<u>-</u>	<u>385</u>	<u>-588</u>
<b>Balance at 31 December</b>			<u><b>10,718</b></u>		<u><b>10,218</b></u>
<b>Represented by:</b>					
	Bequests		6,867		6,867
	Donations		3,370		2,870
	Donation -Rickmansworth Bereavement		481		481
			<u>10,718</u>		<u>10,218</u>
<b>4(f) 10% GIVING FUND</b>					
<b>Balance at 1 January</b>			6,862		7,249
<b>Receipts</b>	10% of voluntary receipts		6,866		6,862
<b>Payments</b>	USPG	1,373		1,450	
	Ascend	1,373		1,450	
	CMS	686		725	
	CSW	686		725	
	Church Army Marylebone Project	686		725	
	Alternatives Newham	686		725	
	Watford Schools Trust	686		725	
	A Rocha	686	(6,862)	724	(7,249)
			<u>6,866</u>	<u>724</u>	<u>(7,249)</u>
<b>Balance at 31 December</b>			<u><b>6,866</b></u>		<u><b>6,862</b></u>
<b>Represented by:</b>					
	USPG		1,372		1,373
	Ascend		1,372		1,373
	CMS		687		686
	CSW		687		686
	Church Army Marylebone Project		687		686
	Alternatives Newham		687		686
	Watford Schools Trust		687		686
	A Rocha		687		686
			<u>6,866</u>		<u>6,862</u>



**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO THE ACCOUNTS**

**RESTRICTED FUNDS**

		2023		2022	
		£	£	£	£
<b>5(a) CHARITABLE DONATIONS FUND</b>					
Balance at 1 January			277		383
Receipts	2023 Project Mariners Trust	2,355		-	
	Bishop's Harvest Appeal	357		519	
	Christmas tree appeal	605		1,000	
	Christmas crib service	124		126	
	Christian Aid	316		13	
	Water Aid (imo M Cowland)	207		-	
	Stroke Assn (imo A Sedgwick)	385		-	
	Christingle 2022	-		130	
	Post funeral collection	-		100	
	Collection for Trussell Trust	-	4,349	120	2,008
		<hr/>		<hr/>	
Payments	Bishop's Harvest Appeal	321		555	
	Christmas tree appeal	605		1,000	
	Christmas Crib Service	124		126	
	Christian Aid	316		13	
	Water Aid (imo M Cowland)	207		-	
	Stroke Assn (imo A Sedgwick)	385		-	
	CALM (imo N Swaisland)	157		-	
	MIND (imo N Swaisland)	156		-	
	Christingle 2022	-		130	
	Christingle 2021 (Children's Society)	-		70	
	New Hope Trust	-		100	
	Trussell Trust	-	(2,271)	120	(2,114)
		<hr/>		<hr/>	
Balance at 31 December			<u>2,355</u>		<u>277</u>
<u>Represented by:</u>					
	2023 Project Mariners Trust		2,355		-
	N Swaisland remembrance		-		313
	Tax paid on Bishop's Harvest		-		(36)
			<hr/>		<hr/>
			<u>2,355</u>		<u>277</u>
<b>5(b) CHOIR FUND</b>					
Balance at 1 January			1,488		1,488
Receipts	Wedding		135		-
Payments	Music		(146)		-
Balance at 31 December			<hr/> <u>1,477</u>		<hr/> <u>1,488</u>
<b>5(c) CHURCH FLOWER FUND</b>					
Balance at 1 January			219		194
Receipts	Donations		213		243
Payments	Flowers	212		188	
	Sundry	-	(212)	30	(218)
Balance at 31 December			<hr/> <u>220</u>		<hr/> <u>219</u>
<b>5(d) CHURCH YOUTH CLUBS</b>					
Balance at 1 January			229		529
Transfer	Transfer of SYC/JYC to Youth work		(229)		(300)
Balance at 31 December			<hr/> <u>-</u>		<hr/> <u>229</u>





**ST. OSWALD'S PARISH CHURCH, CROXLEY GREEN FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**NOTES TO THE ACCOUNTS**

		2023		2022	
		£	£	£	£
<b>ADDITIONAL ANALYSIS</b>					
<b>6(a) HALL AND CHURCH</b>					
<b>HALL</b>					
<b>Receipts</b>	Hall rental - Church Users	1,718		1,964	
	Hall rental - Non Church Users	<u>22,196</u>	23,914	<u>24,778</u>	26,742
<b>Payments</b>	Hall Heating & Lighting	2,079		3,137	
	Hall Insurance	944		1,275	
	Hall Cleaning	6,093		5,454	
	Hall Rates	1,622		1,872	
	Hall Minor repairs	<u>1,006</u>		<u>1,342</u>	
		11,744		13,080	
	Hall Major repairs	<u>289</u>	(12,033)	<u>7,192</u>	(20,272)
<b>Excess Receipts over payments</b>		<u><b>11,881</b></u>		<u><b>6,470</b></u>	
<b>CHURCH</b>					
<b>Receipts</b>	Church rental		680		870
<b>Payments</b>	Church Heating & Lighting	2,112		2,386	
	Church Insurance	1,358		886	
	Church Cleaning	1,418		1,414	
	Church Minor Repairs	<u>2,155</u>		<u>761</u>	
		7,043		5,447	
	Church Major Repairs	3,415	(10,458)	-	(5,447)
<b>Excess Payment over Receipts</b>		<u><b>-9,778</b></u>		<u><b>-4,577</b></u>	
<b>Grants received and utilised</b>					
	St Albans Diocesan Energy Payments Support	-		1,279	
	Watford & TRT Sustainability Grant	-		359	
	Watford & TRT Sustainability Grant	<u>750</u>	750	-	1,638
<b>Combined Excess Receipts over Payments</b>		<u><b>2,853</b></u>		<u><b>3,531</b></u>	
<b>6(b) FUNDRAISING EVENTS</b>					
	Jumble Sales		160		929
	Hall Stage Lights		43		-
	Pew Sales		200		613
	Quiz night		-		750
	JB 90th		-		250
	Beetle Drive		-		287
	Tea income		200		150
	Sundry		-		52
	Amazon		45		49
<b>TOTAL FUNDRAISING EVENTS</b>		<u><b>648</b></u>		<u><b>3,080</b></u>	
<b>6(c) CAFÉ O</b>					
<b>Receipts</b>	Café O	2,968		2,556	
	Revels	<u>580</u>	3,548	<u>355</u>	2,911
<b>Payments</b>	Revels	96		75	
	Purchases	22		65	
	Card Charges	<u>16</u>	(134)	<u>15</u>	(155)
<b>Excess Receipts over Payments</b>		<u><b>3,414</b></u>		<u><b>2,756</b></u>	