



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 2025**

Charity number: 1182850

Vicar: Vacant

Bank: Barclays Bank
Independent Examiner: Duncan Turton
86 Kensington Ave., Watford WD18 7RY

Aim and Purpose

St Oswald's - Here for Christ, Community and Creation

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

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

PCC Membership

Church attendees are encouraged to register on the Electoral Roll, and to stand (or nominate others) for election to the PCC. Members of the PCC are either ex-officio (Vicar, Churchwardens, and Deanery Synod representatives) or elected by the Annual Parochial Church Meeting (normally for a three-year term). The Annual Parochial Church Meeting took place on Sunday 27th April 2025 and the churchwardens and representatives listed below were elected at that meeting.

Vicar: Vacant

Churchwardens: Mrs Helen McAlpine and Mrs Anne-Georgina Barnes

PCC: Mrs Clare Hook

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

PCC Elected Members continuing in office

Mrs Debbie Clifford, Mr Steve Clifford, Mr Jonathan Cox, Mrs Vanessa Mackay, Ms Karen Pryse (Treasurer), Mrs Anne Thomas, Mr Brian Thomson (PCC Secretary) Mrs Lynn Williamson.

PCC co-opted members: Mrs Margaret Cox, Mrs Val Edwards

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 2025 (2024 in brackets) there were 98 (102) people on the Parish Electoral Roll.

In 2025 (2024 in brackets) average usual Sunday attendance was 50 (60). 246 (264) attended Christmas Eve and Christmas services and 141 (86) at Easter, which was also the farewell service for Revd Robert Riley-Braleay.

Safeguarding

The Parish of St. Oswald's continues to be committed to the safeguarding of children, young people and vulnerable adults and supporting those who have been victims of abuse, as well as those who may present a risk to others. We strive to promote a safer culture.

The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop's safeguarding guidance on safeguarding children and vulnerable adults and the Safeguarding Code of Practice (duty to comply)). The Parish Safeguarding Handbook is no longer in use and will be superseded by a Safeguarding toolkit.

The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance. The 'Promoting a Safer Church' policy and a Domestic Abuse statement, along with useful contact numbers are displayed on the notice board at the back of the Church, in the hall and on our Church website.

The PCC and Parish safeguarding officer uses the Parish Dashboard tool to ensure safeguarding policies, risk assessments and documentation remain up to date and compliant. The PCC regularly review the Parish Safeguarding Action Plan.

As a Parish we are also registered to make use of the Safeguarding Hub, a tool to help the Lead Recruiter with Safer Recruitment and People Management. In November the PCC agreed to sign a service agreement with the provider Simply Clearer. The service agreement clarifies the responsibility of both the provider and the users of the Safeguarding Hub in respect of personal data. It helps to ensure that all data processing complies with UK GDPR. The PCC also agreed to allow the Diocese to have access to the Hub when they have a lawful basis to do so. This is fully recorded by the system.

All elected members of the PCC must have a current DBS enhanced certificate and have completed the safeguarding Basic and Foundation level training.

At St. Oswald's we are extremely grateful to all our volunteers. All volunteers who work with children, young people and vulnerable adults are safely recruited, which includes applying for a DBS Enhanced Disclosure and all appropriate safeguarding training must be completed including Raising Awareness of Domestic Abuse.

DBS status and training is checked every three years.

REVIEW OF THE YEAR

Vacancy

The Revd Robert Riley-Braleigh ended his seventeen years of service at St Oswald's on Easter Sunday, 20th April 2025. Since then the churchwardens, Helen McAlpine and Anne-Georgina Barnes, have been the church's representatives in the selection process for the new vicar.

The process for selecting a new vicar was outlined at last year's APCM and, in line with that, an informal vacancy meeting took place on the evening of 5th June 2025, led by Bishop Jane and the Archdeacon of St Albans, Charles Hudson. The meeting was well attended by approximately 50 of the regular congregation. Bishop Jane asked us to consider three questions about the life of the church and our priorities for the future with a new vicar. Those assembled discussed each question in smaller groups, providing feedback to all. It was reassuring that there was a great deal of consensus about our priorities. Detailed notes of the points raised were kept and, following the meeting, these were used to help formulate the Parish Profile.

The Parish Profile is, effectively, a "job information pack" and person specification for the role of vicar and is a key document in the recruitment process. Many individuals within the church contributed text on specific points which was assembled and edited by the churchwardens and deputy churchwarden; and laid out by Jonathan Cox, incorporating a large number of photographs of church activities and buildings. A near final version, incorporating amendments suggested by contributors and PCC members, was presented to the PCC in July 2025 and agreed, subject to any amendments that might be suggested by the Archdeacon and/or the Bishop. Following approval (unamended), an advertisement was placed on the diocesan website and on Pathways, the Church of England's own recruitment website, at the end of August.

Following an unsuccessful interview day in October, the role was readvertised at the end of October 2025 and a further interview day was held on 16 December, following which Rev Ritah Namakula was offered the role as Vicar of St Oswald's Croxley Green. We will be delighted to welcome her formally when she is licensed as our new vicar on 20 May 2026.

A huge amount of work went into each of the interview days and many thanks are due to all those who contributed. In addition, many thanks are due to the senior teachers at Little Green Junior School who facilitated "grill the vicar" sessions with a group of several students as part of each interview day. Working with the school over the two interview days has helped build on previously established links. The senior leadership team has indicated that they are looking forward to working with the new vicar to increase links and the involvement of the church in school life.

During the course of the vacancy, the vicarage (which is owned by the Diocese of St Albans) has benefited from some refurbishment work and was let for a period of about seven months. For insurance purposes, twice weekly checks have been carried out to ensure that everything is secure and well kept when the vicarage has not been occupied. Many thanks are due to those who have carried out those checks.

The PCC

During the calendar year 2025 the full PCC met six times. The Finance & General Purposes Committee met four times and the Pastoral Committee met three times. Minutes of all committee meetings are available on request to those on the electoral roll and short reports of PCC meetings have been provided in the magazine through the year.

In addition to issues arising due to the vacancy, the PCC gave priority to the various safeguarding requirements that are important and necessary to make sure that all are welcome in our church. Further information about this is provided in the Safeguarding Officer's report.

Particularly due to the vacancy, the Pastoral Contact Group has been revived to assist those needing sensitive and prayerful support in difficult circumstances.

The various temporary alterations to the order of the church and other matters relating to the church buildings and fabric are covered in the Church Wardens' report.

Work on the Mission Action Plan for the church has not progressed this year owing to the vacancy and we anticipate that this will be considered further once the new vicar arrives.

Worship

During the vacancy, we have endeavoured to continue with the previously established pattern of services. We have been very fortunate to be well supported by local clergy, including retired clergy, which has meant that Sunday and Wednesday communion services have continued more or less as usual. Our own Lay Readers, Tony Barton and Magdalena Pletsch, and our Lay Leader of Worship, Colin Nunn, have covered regular non-communion services including Evening Prayer, Taizé and the annual All Souls service. Where a priest has not been available for a communion service, they have also conducted services of the Word at those times.

We are particularly grateful to all the clergy of All Saints Church, Rev Miriam Mugan, Rev Paul Palmer and Rev Tolu George, for their support in covering at least two communion services each month. We also thank Rev Mary Kingsley (retired), Rev Charles Burch, Rev Sarah Miles, Rev Lizzie Hood (retired), Rev Anne Lovegrove (retired); and Archdeacon Charles who presided at our Christmas services.

In this year of spiritual renewal, "Spotlight" services on the third Sunday of each month have continued, thanks to a dedicated group who have thrown the spotlight onto diverse subjects such as Christian giving, First Aid, Christian Solidarity Worldwide, parables (linked to Holiday Club), Creationtide, Artificial Intelligence and the charity Mercy Ships (the beneficiary of our Christmas Tree pledge scheme in 2025). We were delighted to welcome a speaker from Christian Solidarity Worldwide and Rev Canon Tim Bull, who presented a very thought-provoking talk about Artificial Intelligence.

At Family Services in 2025, we "visited" a range of countries and the children got their family service passport stamped for each country visited. Countries included Iran, Israel, Switzerland, Spain, Ethiopia, Papua New Guinea and Ecuador, along with our usual trip off site for our August Family Service, when we visited Croxley Common Moor for some litter picking too.

Church Life

The 2025 Lent course was organised by Churches Together in Croxley and took turns in visiting each of the churches on Wednesdays in Lent in the afternoon, with the same session being repeated in the evening. This year it was based on Richard Foster's book 'Streams of Living Water' and was greatly appreciated by those who attended.

Compline took place on the Monday, Tuesday and Wednesday of Holy Week. On Maundy Thursday, there was a united service at All Saints Church. On Good Friday, the Walk of Witness took place in the morning, followed by Family Time in the church and a contemplative service for the "Last Hour" in the afternoon. On Holy Saturday the Easter Candle was lit and baptism vows renewed.

The Prayer Fellowship continues to pray confidentially and regularly for those in need of that support.

Four baptisms took place this year and one service of dedication of marriage. One funeral was conducted on behalf of St Oswald's during the year.

Mothers Union has continued to meet monthly on Thursday afternoons. The Men's Breakfast has also continued to meet monthly on Saturday mornings.

The social and fundraising side of the Church's life included a Quiz evening, Café O at the Revels, a Jumble Sale in October, the Beetle Drive in November, Harvest and Christingle Breakfasts and the Christmas Pudding and Craft Evening in December. The fundraising Parish Project this year has been to raise funds for the Church Hall kitchen refurbishment.

From the beginning of the vacancy, the newsletter has been issued fortnightly rather than weekly, by email, with paper copies being available in church. The church magazine continues to provide updates and articles of interest. It is available in paper format and via the St Oswalds website. The website continues to be updated as required.

Children and Young People

Sunday School has continued with very small numbers of children through the year and is much enjoyed by those who attend. Thanks are due to the dedicated leaders who prepare and lead activities.

Holiday Club, "Read the Good News", took place in July, focusing on three parables – the Lost Sheep, the Foolish Man (who built his house on the sand) and the Sower. This followed on from the previous year's "Hold the Front Page", in similar format. Thanks are due to all the helpers (over 30 of them), who volunteered their time and talents to enable the 60 or so children who attended to enjoy all the activities and remain safe throughout. Particular thanks are due to Julie Carpenter and Vanessa McKay for their leadership and to Anne-Georgina Barnes for the considerable administrative work to ensure the club ran smoothly.

The Donut Club and Hot Dog Clubs, in partnership with the Trinity Project, have continued to run. The Donut Club caters for children in Year 7, who come to meet with their friends from primary school, who might attend a different secondary school. This helps them while they settle into their new schools. Hot Dog Club caters for those in Year 8 and, from September 2025, Year 9, who previously attended Donut Club. In 2025, we have been pleased to see some of the regular attenders bringing friends who did not attend primary school in Croxley. This is a significant area of outreach into our community, with around 30 young people attending each club for each session. There have been various craft activities, including making Christmas decorations which were used in the St Oswald's entry into the Christmas Tree Festival at the Methodist Church in December. Again, it would not be possible to run these clubs without the dedicated organization and help from many willing volunteers, including Margaret Cox, who has co-ordinated volunteer help during the year and Charlotte Barton from the Trinity Project, who attends many sessions.

The Girlguiding units are full with girls but, as described in a recent Spotlight service, are struggling for adult support. The Rainbows are continuing at the present time with support from the District whilst a new leader is in training. All units continue to play a big part in our Croxley community and they were pleased to join in both the Revels and VE day celebrations on The Green. Guides have had holidays both indoors and camping, joining with the unit meeting at Little Green School.

Serving the Community

Over the year Café O, under the leadership of Magdalena Pletsch and Christine Guy, has continued to provide excellent coffee and cake and a "place to start the week" in good company and with friendly volunteer staff. Huge thanks are due to the volunteers who bake, set up, serve the refreshments, provide a warm welcome and clear away each week.

In April, St Oswald's hosted the Arts Café, for the second year running. This was a very enjoyable community event, raising substantial funds for Christian Aid, and offering a platform for local artists, craftspeople and schools to showcase their handiwork, along with stalls where many different arts and crafts could be purchased. Refreshments and cakes were provided by volunteers from across Croxley's churches and local musicians accompanied the events with enjoyable sessions throughout the day. We are looking forward to the next Arts Café in April 2026.

The Church building hosted monthly U3A (University of the Third Age) singing and current affairs groups and the weekly rehearsal of the Croxley Green Community Choir, along with Watford Community Orchestra's annual Christmas Concert.

The Church Hall is an important part of our church's contribution to our community. It is used by a wide range of organisations and programmes including:

- Rainbows, Brownies and Guides
- Childminders group
- Kumon - which provides tuition in English and maths
- Hartbeeps which provides sensory development classes for babies and toddlers
- National Childbirth Trust
- Zumba,
- Vision2Dance
- Pilates fitness classes
- Various groups from U3A
- Watford Community Orchestra

In addition the hall is often hired for children's parties and other activities; and remains an important source of funds supporting the church and its activities.

Church Giving to Charities

St Oswald's supports a number of charities to further our Christian mission both in this country and abroad. We continued our practice of donating 10 per cent of our congregational giving to a number of charities which are selected according to a policy of balancing local, national and overseas beneficiaries and evangelistic, social and environmental causes. In 2025 we supported United Society Partners in the Gospel, Church Mission Society, A Rocha, Christian Solidarity Worldwide, the Marylebone Project of the Church Army, Alternatives Newham and the Watford Schools Trust, Croxley Parish Nurses CIO and The Trinity Project.

The Parish Project fundraising in 2025 was allocated to St Oswald's projects.

In Lent we collected baby products for Alternatives Newham.

At our Harvest Festival, items were collected for New Hope, supporting the homeless and preventing homelessness in and around Watford.

We raised money for the Bishop's Harvest Appeal run in partnership with Mission Direct for school building in Uganda; for Christian Aid; for the Children's Society through the Christingle Service and the sale of Christmas cards, and for Mercy Ships through our Christmas Tree Pledge Scheme.

Financial Report

The treasurer is delighted to advise that we have made a surplus after two financially stressful years for St Oswald's.

This has been made possible because of three items –

- the Parish Share was partially reduced for the vacancy by about £4000, and

will also be reflected in the year 2026 as we continue the vacancy into May.

- the previous energy supplier finally agreed to having made errors on the accounts and repaid St Oswald's in the sum of £4632. That is a one off item so the size of this year's surplus is unlikely to be repeated. Moreover, we have been billed less than was feared by the new energy supplier.

- thirdly the hall bookings team, the Cafe O team and the Holiday Club team have all made outstanding efforts and income has improved on all counts, and even more importantly our opportunity for outreach grows too.

Where all fund raising in 2025 was used to help meet church costs following the 2024 deficit the hall kitchen is the object of our fund raising in 2026. We need to bring the facility up to scratch as it now sadly shows off its twenty plus years of wear and tear – we have £10500 in the pot but need to get to £25000 to be able to improve everything. This too will affect the surplus/deficit scenario as fund raising gave us an additional £3000 income towards regular costs in 2025.

Unfortunately overall giving has declined and this will affect us in the short and long term once the quota goes back to normal. Each of us should review this prayerfully as circumstances dictate. We remain a church that looks out to those other Christian organisations who have the skills to help spread the Word and love of Christ around the world by our faithful giving as described above.

We currently fund the Donut and Hot Dog Clubs by using the historic funds from both Senior and Junior Youth Clubs. This endeavour will eventually need to be regularly funded by current income from the church.

Thank you all at St Oswald's for giving so generously, for making all the outreach we do possible and we go forth in the hope that we will be able to do even more in the future – surpluses allowing!!

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 Helen McAlpine, Churchwarden

on behalf of St. Oswald's Parochial Church Council 15 April 2026



Section A Independent Examiner's Report

**Report to the trustees/
members of** The Parochial Church Council of the Ecclesiastical Parish of St Oswald,
Croxley Green

**On accounts for the year
ended** 31st December 2025 **Charity no
(if any)** 1182850

Set out on pages (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**Responsibilities and
basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:  **Date:** 25/02/2026

Name: Duncan Turton

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

Address: 86 Kensington Avenue, Watford, WD18 7RY

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2025									
Receipts and Payments Account									
	Note	2025			2024				
		Unrestricted £	Designated £	Restricted £	Total £	Unrestricted £	Designated £	Restricted £	Total £
Receipts									
Incoming receipts from donors	2(a)	65029	7225	0	72254				76617
Other voluntary incoming receipts	2(b)	3970	118	87	4175				25400
Incoming resources from operating activities									
to further the Council's objectives	2(c)	2065	3385	923	6373				6619
to generate funds	2(d)	42058	0	0	42058				29807
income from investments	2(e)	447	894	0	1341				2916
Other incoming resources	2(f)	355	0	0	355				583
Total receipts		113924	11622	1010	126556				141942
Payments									
Grants and donations	3(a)	0	6675	2130	8805				11362
Activities directly relating to the work of the church	3(b)	93572	0	0	93572				154229
Total payments		93572	6675	2130	102377				165591
Excess/(shortfall) receipts over payments		20352	4947	-1120	24179				-23649
Balance brought forward 1 January 2025		18452	48234	4957	71643				95292
Transfers to reserves		-19000	19000	0	0				0
Balance carried forward 31 December 2025		19804	72181	3837	95822				71643

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2025
Notes to the Accounts

	Note	2025			2024 Total £
		Unrestricted £	Designated £	Restricted £	
2 INCOMING RESOURCES					
2(a) Incoming resources from donors					
Planned giving		51996	5777	0	57773
Collections and other giving		1113	124	0	1237
Income tax recovered		11920	1324	0	13244
		65029	7225	0	72254
2(b) Other voluntary incoming resources					
Bequests and donations		0	0	0	0
Other donations and gifts		3970	118	87	4175
		3970	118	87	4175
2(c) Income from operating activities in furtherance of PCC's objectives					
Wedding and funeral fees		434	0	722	1156
Outreach		1631	0	201	1832
Hall Kitchen Fund		0	3385	0	3385
		2065	3385	923	6373
2(d) Income from operating activities to generate funds					
Hire/use of hall/church	6(a)	33596	0	0	33596
Fund raising events	6(b)	3166	0	0	3166
Cafe O	6(c)	4875	0	0	4875
Remembrance book		121	0	0	121
Magazine		300	0	0	300
		42058	0	0	42058
2(e) Income from investment					
Interest received		447	894	0	1341
2(f) Other incoming resources					
Miscellaneous		355	0	0	355
TOTAL INCOMING RESOURCES		113924	11622	1010	126556

N.B. The three items making up the incoming resources from donors at 2(a) within the unrestricted income is showing net of the 10% giving, and does not reflect the gross donations figures, the total received gross shows in the final total column.

NB

St Oswald's Parish Church, Croxley Green – Year ended 31 December 2025
Statement of Assets and Liabilities

	Note	2025	2025	2024	2024
		£	£	£	£
ASSETS					
Cash in hand			121		945
Bank Current accounts			60800		32859
Bank Deposit Accounts			11344		14451
Other Deposit account			24528		23388
			96793		71643
FUNDS AND RESERVES					
General Fund			19804		18452
Designated Funds					
Church Reserves Fund	4(a)	21712		14265	
Hall Reserves Fund	4(b)	18401		10954	
Church Kitchen Fund	4(c)	0		0	
Bequests and Donations Fund	4(d)	13404		13404	
10% giving fund	4(e)	7343		7417	
Hall kitchen Fund	4(f)	10579	71439	2194	48234
Restricted Funds					
Charitable Donations Fund	5(a)	2819		1994	
Choir Fund	5(b)	1559		1559	
Flower Fund cash	5(c)	54		65	
Youth Work	5(d)	1118		1339	
St Albans DBF fees	5(e)	0		0	
Vicarage costs in vacancy	5(g)	0		0	
Vacancy advertising donations	5(h)	0	5550	0	4957
Total funds and Reserves			96793		71643

St Oswald's Parish Church, Croxley Green. Financial Statements for the year ended 31 December 2025

Notes to the Accounts

3 Resources Expended	Note	2025			Total £	2024 Total £
		Unrestricted £	Designated £	Restricted £		
3(a) Grants and donations						
USPG			1483		1483	1372
Parish Nurse CIO			742		742	1372
CMS			742		742	687
CSW			742		742	687
Church Army Marylebone Project			742		742	687
Alternatives Newham			742		742	687
Watford Schools Trust			741		741	687
A Rocha			741		741	687
Bishop's Harvest Appeal				672	672	425
Christmas Crib Service 2023				0	0	1120
Christmas Crib 2025 – Mercy Ships				87	87	0
Children's Society				119	119	85
Parish Nurse CIO				134	134	255
Christian Aid – Art Cafe etc				368	368	256
Christmas tree pledges 2024 Children's Society				750	750	2355
		0	6675	2130	8805	11362

3 Resources Expended		Unrestricted £	Designated £	Restricted £	Total £	Total £
3(b) Activities directly relating to the work of the church						
Diocesan Parish Share (quota)		65759			65759	70200
Clergy expenses		485			485	1500
Fees and Wages		100			100	2203
Education, books and music		945			945	1555
Outreach		404			404	300
Altar requisites		229			229	107
Cafe O	6(c)	57			57	17
Remembrance book		113			113	207
Church and hall running costs	6(a)	20481			20481	28962
Communications		60			60	264
Administration		1191			1191	1100
Stationery and printing		166			166	119
Gifts		1775			1775	0
Magazine		28			28	0
Sundry		567			563	894
AV Equipment		0			0	13751
Church kitchen refurbishment		0			0	18588
External repairs		0			0	4320
New Organ		0			0	8572
Smaller items of repair		0			0	1570
vacancy costs		1212			1212	0
		93572	0	0	93568	154229
Total Resources Expended		93572	6675	2130	102373	165591

nb Fees and wages in unrestricted expenses are net of the value due to St Albans Diocesan Board of finance in respect of wedding/funeral fees.

St Oswald's Parish Church, Croxley Green Financial Statements
for the year ended 31 December 2025
Notes to the Accounts

DESIGNATED FUNDS		2025		2025		2024		2024	
		£	£	£	£	£	£	£	£
4(a)	Church Reserves Fund								
	Balance at 1 January			14265				16129	
	Receipts								
	Interest			447		972			
	Donations			0		0		972	
				<u> </u>		<u> </u>			
	Payments								
	AV equipment					-1973			
	Church kitchen refurbishment					-473			
	Church kitchen items					-390		-2836	
	2025		0	0		<u> </u>			
				<u> </u>		<u> </u>			
	Transfers								
	Transfers from General funds				7000				0
					<u>21712</u>				<u>14265</u>
4(b)	Hall Reserves Fund								
	Balance at 1 January			10954				15419	
	Receipts								
	Interest			447				972	
	Payments								
	Fire exit door repair					-150			
	External repairs and paintwork					-2244			
	Water tank					-820			
	Roof edge repairs and decorate					-2076			
	Toilet flooring					-147			
	2025				0	0		-5437	
				<u> </u>		<u> </u>			
	Transfers								
	Transfers from General funds				7000				0
	Balance at 31 December				<u>18401</u>			<u>10954</u>	
4(c)	Church Kitchen Fund								
	Balance at 1 January			0				17695	
	Payments								
	Repairs and Maintenance				0			-17695	
					<u> </u>			<u> </u>	
					0			0	
4(d)	Bequests and Donations Fund								
	Balance at 1 January			13404				10718	
	Receipts								
	Donations	0				9120			
	Bequests	0		0		14374		23494	
		<u> </u>		<u> </u>		<u> </u>			
	Payments								
	Table for Payazz machine					-458			
	AV equipment					-11778			
	Organ					-8572		-20808	
	2025		0	0		<u> </u>			
		<u> </u>		<u> </u>		<u> </u>			
	Balance at 31 December				<u>13404</u>			<u>13404</u>	
	Represented by:								
	Bequests				12374			12374	
	Donations				549			549	
	Donations – Rickmansworth Bereavement				481			481	
					<u>13404</u>			<u>13404</u>	

St Oswald's Parish Church, Croxley Green							
Financial Statements for the year ended 31 December 2025							
DESIGNATED FUNDS (continued)				2025	2025	2024	2024
				£	£	£	£
4(e)	10% giving fund						
	Balance at 1 January				7426		6866
	Receipts	10% of voluntary receipts			7336		7426
	Payments	USPG		1483		1372	
		Parish Nurse CIO		742		1372	
		CMS		742		687	
		CSW		742		687	
		Church Army Marylebone Project		742		687	
		Alternatives Newham		742		687	
		Watford Schools Trust		742		687	
		A Rocha		742		687	-6866
	Transfer to 2024 project – Trinity Project			742	-7419		
	Balance at 31 December				7343		7426
	Represented by:						
	USPG				1469		1483
	Parish Nurse CIO				734		742
	Trinity Project				734		742
	CMS				734		742
	CSW				734		742
	Church Army Marylebone Project				734		742
	Alternatives Newham				735		742
	Watford Schools Trust				735		741
	A Rocha				735		741
					7344		7417
4(f)	Hall Kitchen fund						
	Balance at 1 January				2194		0
	Receipts				3083		2219
	Transfer from Vacancy advertising fund				302		
	Transfer from General fund				5000		
	Payments				0		-25
	Balance at 31 December				10579		2194

St Oswald's Parish Church, Croxley Green
Financial Statements : Year ended 31 December 2025

Notes to the Accounts

RESTRICTED FUNDS		2025	2025	2024	2024
		£	£	£	£
5(a)	Charitable Donations Fund				
	Balance at 1 January		1994		2355
	Receipts				
	2024 Project Trinity Project (mainly from 10%)	825		1994	
	Bishop's Harvest Appeal	672		425	
	Christmas Crib Service 2023 (Toybox)	0		1120	
	Christmas Crib Service 2025 (Mercy Ships)	87		0	
	Parish Nurse CIO (taize services)	134		255	
	Christian Aid Art Cafe etc	368		256	
	2024 Xmas tree (Children's Society)	750			
	Children's Society (christingle)	119	2955	85	4135
	Payments				
	Bishop's Harvest Appeal	672		425	
	Christmas Crib Service 2025 (Mercy Ships)	87		1120	
	Mariners Trust appeal 2023	0		2355	
	Parish Nurse CIO (taize services)	134		255	
	Christian Aid Art Cafe etc	368		256	
	Children's Society (christingle)	119		85	-4496
	2024 Xmas tree (Children's Society)	750	-2130		
	Balance at 31 December		2819		1994
	Represented by; 2024 Trinity Project		2819		1994
5(b)	Choir Fund				
	Balance at 1 January		1559		1477
	Receipts	Wedding fees received		0	82
	Payments	Music		0	0
	Balance at 31 December		1559		1559
5(c)	Church Flower Fund				
	Balance at 1 January		65		220
	Receipts	Donations		178	259
	Payments	Flowers	167		300
		Sundry	22	-189	-414
	Balance at 31 December		54		65

St Oswald's Parish Church, Croxley Green
Financial Statements for the year ended 31 December 2025
Notes to the Accounts

RESTRICTED FUNDS (continued)		2025	2024
		£	£
5(d)	Youth Work		
	Balance at 1 January	1339	1319
	Receipts Donations from donut/hotdog clubs	200	46
	Payments Sundry	-421	-26
	Balance at 31 December	1118	1339
5(e)	St Albans DBF Funds		
	Balance at 1 January	0	0
	Receipts	722	1914
	Payments	-722	-1914
	balance at 31 December	0	0
5(f)	Locality Budget Scheme Grant		
	Balance at 1 January	0	750
	Receipts	0	0
	Payment	0	-750
	Balance at 31 December	0	0
5(g)	Vicarage costs in Vacancy 2025		
	Balance at 1 January	0	
	Receipts	803	
	Payment	-803	
	Balance at 31 December	0	
5(h)	Vacancy Advertising donations		
	Balance at 1 January	0	
	Receipts	1850	
	Payment	-1548	
	Transfer to hall kitchen fund	-302	
	Balance at 31 December	0	

St Oswald's Parish Church, Croxley Green Financial Statements for the year ended 31 December 2025

		2025	2025	2024	2024
		£	£	£	
Additional Analysis					
6(a) Hall and Church					
Hall					
Receipts	Hall rental – church users	1280		1059	
	Hall rental – non church users	26985		23944	
	Hall heating+ lighting repayment	2340	30605	0	25003
		<u> </u>		<u> </u>	
Payments	Hall heating and lighting	2350		6235	
	Hall insurance	1064		968	
	Hall cleaning	7373		6745	
	Hall rates	1949		1781	
	Hall minor repairs	1196		2279	
		<u> </u>		<u> </u>	
from Reserves	Hall major repairs	0	-13932	5437	-23445
Excess receipts over payments		<u> </u>	<u> </u>	<u> </u>	<u> </u>
			16673		1558
Church					
Receipts	Church rental	700		640	640
	church heating+lighting repayment	2292	2992		
		<u> </u>			
Payments	Church heating and lighting	3514		6903	
	Church insurance	1530		1393	
	Church cleaning	957		1259	
	Church minor repairs	549		649	
		<u> </u>		<u> </u>	
from Reserves	Church major repairs	0	-6550	2836	-13040
Excess payments over receipts		<u> </u>	<u> </u>	<u> </u>	<u> </u>
			-3558		-12400
Combined Excess payments over receipts		<u> </u>	<u> </u>	<u> </u>	<u> </u>
			13115		-10842
NB Church and hall maintenance is covered by both receipts and payments and taken from church and hall reserves.					
6(b) FUNDRAISING EVENTS					
	Tea income	167			228
	Give as you live	120			91
	Easter egg raffle	110			
	knitted stockings	24			
	Quiz night	835			
	Jumble sale	1574			
	Beetle drive	336			
Total fundraising events		<u> </u>	<u> </u>	<u> </u>	<u> </u>
			3166		319
6(c) CAFE O					
Receipts					
	Cafe O	4305		3541	
	Revels (was project money in 2024)	778	5083	989	4530
		<u> </u>		<u> </u>	
Payments	Revels (project cost in 2024)	0		40	
	Purchases	176		224	
	Card charges	57	233	16	280
		<u> </u>		<u> </u>	
Excess receipts over payments			4850		4250
Transfer to St Oswald's			4875		
Balance at 1 January			882		91
Surplus/deficit			-75		791
less banked from 2024 income			-740		0
Cash balance at 31 December		<u> </u>	<u> </u>	<u> </u>	<u> </u>
			67		882