



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
St. Oswald's Church, Norbury

**On accounts for the year
ended**

2024

**Charity no
(if any)**

1186034

Set out on pages

1-3

(Optional) to include the page numbers of additional sheets.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

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

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

Signed:

Judith A. Morris

Date:

09/04/2025

Name:

Judith A Morris

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

Address:

88 Ederline Avenue,

Norbury

London SW16 4SA

ST OSWALD'S CHURCH
Financial Report and Accounts 2024

Opening balances at 01.01.2024

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

Income

2023

Voluntary Receipts

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

Fundraising

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

Sundry Donations

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

Designated Doantions

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

Charities

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

Fees/Grants

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

| | | | | |
|----------------------------|--|---------------|--|---------------|
| Refund from Hall A/C | | 2000 | | 2829 |
| Church income Total | | 88563 | | 78134 |
| Transfer from CCLA | | 40000 | | 35000 |
| CCLA Interest | | 8897 | | 5971 |
| Hall Income | | 58630 | | 46387 |
| Total Income | | 196090 | | 165492 |

ST OSWALD'S CHURCH
Financial Report and Accounts 2024

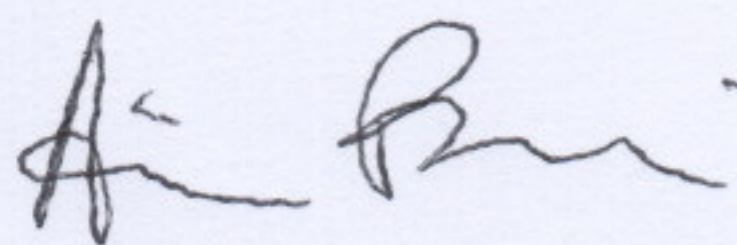
| Expenditure | 2024 | 2023 |
|--|---------------|---------------|
| Parish Support Fund | 50000 | 48000 |
| Church Insurance | 3797 | 4694 |
| Hall Insurance | 2125 | 1680 |
| Organist | 5210 | 8269 |
| Admin and Sanctuary costs | | |
| Charles Farris/ Communion Wine / African Palms | 649 | 475 |
|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

ST OSWALD'S CHURCH
Financial Report and Accounts 2024

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

Approved by the PCC on 26.04.2025

Alison Brunt, Vicar and PCC chair



Closing balances as at 31.12.2024

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