St Oswald's, Norbury



Annual Report 2026

St Oswald's, Norbury Annual Report 2026

Introduction

2025 has been a year that could have been very routine after the celebrations of the previous year, but it certainly proved not to be. For me highlights have included the steady growth and consistency in the attendance of children coming to church and Sunday school and their participation in worship. Our team of Sunday school leaders have been dedicated and devoted in less consistent times and their care for our young people is bearing fruit now.

Very good connections with the groups who use our hall encouraged them to attend our Summer and Christmas Fairs making them the most successful that they have been for a number of years and I was touched by their good wishes, along with those members of the regular congregation at my final service in February 2026.

This year I've been particularly aware of the resilience of the congregation – when a couple of key members of the church community were unwell and unable to perform their many usual duties, things did not fall apart – people stepped up and took things on and now those hard workers can ease off a little in the future. During the year we have seen groups and individuals taking on new responsibilities – notably a restructured finance team, an events group and groups taking on leadership in making worship happen well.

We are greatly blessed by many people who give of their time, and also their monetary donations, very generously in helping us to continue to do the things that we do so well. We all do this alongside other demands on our time and although we may sometimes get things wrong or do things imperfectly, we know that our efforts are pleasing to God. In the present time of vacancy, it is especially important that everyone is willing to step up and support the Churchwardens in their task of being responsible for the life of the church.

At the time of writing this, St Oswald's has been in vacancy for just over a month and I know that my confidence in the congregation to do what needs to be done, and to do a bit more, has been proved correct. I have had ten and a half wonderful years of ministry here and have always been confident of, and grateful for your love and support in that ministry. There have been many changes during that time – some of which are only obvious by looking back across the span of the years, but there has always been a consistent sense of community and welcome, and of worship that is sincere and joyful.

I continue to be grateful to all those who give so much of their time in service of the life of St Oswald's, most of whom do so on a voluntary basis. This is a community that knows it's need of God, and of one another and we can thank God for all that he has done in this place over the past year, and I pray that you will continue to be blessed in the years to come.

Rev'd Alison Brunt (Vicar until 27th February 2026)

Report of the proceedings of the Parochial Council 2025-2026

Meetings and Membership

Following the APCM in May 2025 the PCC met in May, July, September, November (2025), January, March and April 2026. The meetings were well attended with an average of 84%. The PCC discussed significant topics for example organ repairs, boilers, lighting, finance, church fabrics and the Parish Pledge. These areas are reported on separately in the report.

The PCC is responsible for the overall governance and oversight of everything that happens within the church and its activities. Additionally review policies and procedures and is responsible for the effective implementation of safeguarding practices.

The PCC function with small sub-groups which lead on areas of work to discuss topics such as the Parish Profile, Mission Action Plan, Hall Committee and report back to the PCC the outcome of their meetings. These are all reported on separately.

The Standing Committee meet prior to PCC meetings and report urgent matters and recommendations to the PCC where appropriate. The Standing Committee comprises the Vicar, Church Wardens, Treasurer and the PCC Secretary.
Safeguarding is a standing item on the agenda of each PCC meeting. This is in line with the recommended practice from the Diocesan Safeguarding Team. The Safeguarding Officer makes certain that those who are in a position of responsibility, working with children, young people and vulnerable adults in church and Sunday School have completed a Disclosure Baring Service Form and that all officers are familiar with safeguarding processes.

The following officers were appointed at the first PCC meeting on 11th May 2025

Chair:	Alison Brunt
Vice-Chair:	Yvonne Nwanokwu
Church Wardens:	Yvonne Nwanokwu, Yemi Adeogun
PCC Secretary:	Maudlyn Riviere
Safeguarding Officer	Judy Morris
Treasurer:	Dawn Blair
Treasury Team	Sylvia James, Judith Kitchingman
Standing Committee:	Alison Brunt, Yemi Adeogun, Yvonne Nwanokwu, Dawn Blair, Maudlyn Riviere
Treasury Team	Dawn Blair-Chambers, Sylvia James, Judith Kitchingman

Deputy Wardens
Angela Scott, Debbie Alleyne

Deanery Synod members
Maudlyn Riviere, Christiana Wright, Tracy Fagbemi, Alison Brunt

2026 Electoral Roll Report

The total membership following a revision of the Electoral Roll for 2026 for St. Oswald's Norbury Parish is **143** as at 30th April 2026.

Of this total **71** live within the Parish and **72** are non-resident (NR) and reside outside the Parish.

Electoral Roll figures from previous years:

2026	143
2025 (full revision)	135
2024	162
2023	154
2022	158
2021	167
2020	163
2019 (full revision)	163

Report on the Fabrics, Goods and Ornaments of the Church

Projects completed during the past year comprised of the following:

St. Oswald's Church hosted Norbury Manor High School for Girls, who gave a fabulous Concert Performance in June to raise money for a school musical trip being held in Paris, at the same time raising money for Christian Aid. Family and friends attended the concert.

St. Oswald's also hosted the Croydon North Deanery Synod in October. Good attendance was made by churches across the deanery. St. Oswald's provided a range of refreshments served by volunteers in church for meeting attendees.

Church high level priority works required, as highlighted in the Quinquennial Report, were finally completed in September to a high standard, including, all church flat roofs cleaned, repaired, resurfaced, and coated with Acrpol to stop the damp ingress over the vestries and porch. Extensive delays had been experienced due to inclement weather and contractor availability following an injury.

Carpet for the newly levelled vestry floor was selected, ordered, and fitted. Large off cuts were made into rugs for the church entrance and vestry doorway. A leak in the vestry kitchen was identified and repaired by a competent plumber. Finally, the Choir Vestry and kitchen was given a much-needed painting refresh by church volunteers.

General service to the church organ blower had been conducted by Stewart Fothergill Engineering in October, along with separate tuning of the pianos in December. The annual maintenance services were conducted for the church and hall boilers and fire extinguishers, together with Pat Testing for the church and hall. Down pipes and drains received an annual check and clean.

CES replaced all the hall lights, January 2026, with full LED lighting, which now helps towards St Oswald's green/echo development. Hall upper window blinds – the electric supply needs further investigation and solution to solve the sun and light issue.

The PCC agreed to put in an application to the British Heart Foundation, Community Defibrillator Funding Programme on behalf of St Oswald's Parish Church. The application process, for a funded defibrillator package, was successfully achieved by a PCC member. The defibrillator has been delivered and is due to be installed shortly.

Garage Roof Replacement - work was conducted on the garage roof which needed replacing due to severe leaks in an old asbestos roof. Specialist asbestos firm cleared and certificate issued. New garage roof replaced and now watertight.

Members of the congregation donated four lighter tables to the hall to enable easier setting up and packing away.

The Parish Hall

The hall is an active and very busy place with all made to feel welcome by the Hall Manager who is also a Commissioned Pastoral Lay Minister with an active ministry in this environment.

The hall has many regular weekly scheduled bookings and is also popular for social gatherings like engagements/pre wedding events/wakes and all types of parties. The garden at the back of the hall and the meeting room are also available for use.

We are pleased to welcome two new groups to our schedule – Each Wednesday Baby Community facilitate a hot lunch and food packages and clothing for approximately 90 families in the Croydon area. And on a Saturday, we have a morning school for around 12 children with special needs.

The hall continues to host the regular Church related events like the Summer and Christmas Fairs, harvest dinner, black history event, quiz nights and the like and all are well attended.

The Hall is also used for the Counsellors' Surgery for residents in this ward and takes place once a month along with being used as a Polling Station during elections.

Gardens Report

Volunteers from the church keep the lawns and flowerbeds neat and tidy. The aim is to make the area around the church a relaxing and pleasant 'green oasis' for the community. Everything is designed to be minimum maintenance so that future volunteers will be encouraged to help when the current 'gardeners' need to step down.

Report on the Financial Affairs of the Parish 2025

In terms of financial activity, there has been an increase in Planned Giving and Voluntary Donations. We had various fundraising activities which included a concert and Sponsored Run.

Our annual pledge to the Parish Support Fund in 2025 remained the same at £50,000. Fees received from Funeral and Weddings were less than last year. Also, the ABRSM fees received were less than last year.

There were expenses incurred for Church high level works, general service to the Church Organ Blower. Also covering the cost of vestry floor, fence and door repair. CES replaced all the Hall lights with full LED lighting.

A steady flow of hall bookings this year. The sum up machine or BACS transfer is being used more frequently now for hall bookings and general fundraising activities. In summary, the general outcome is that we have an overall loss of some £13K.

The income from the hall is very reduced. Major work being done last year was financed through CCLA. Going forward, we intend to look at our costs and investigate ways to improve financial stability.

Report on the proceedings of Croydon North Deanery Synod

The North Deanery Synod met three times during 2025. The meetings were held in different churches and covered a variety of topics.

Croydon Citizens – 19 February 2025

Croydon Citizens bring together groups and institutions, including faith, education, and community organisations across South London. They carry out campaigns such as Zebra crossings in front of primary schools, living wages, and free bus travel for asylum seekers and refugees.

Croydon Citizens have carried out a listening exercise in a Secondary school in East Croydon which involved parents and teachers. They talked about the pressure that they and the people they cared for are under.

Croydon borough has the most children and young people, schools, and looked-after children. It receives the least amount of funding, therefore making it underfunded. This directly affects the support that can be accessed by families in need, therefore resulting in its valuable work being hampered by over-stressed resources.

Racial Justice in the Diocese of Southwark – presented on 8th October 2025

The Diocese vision is to grow leadership that reflects diversity and to focus on groups that are under-represented. The Anti-Racist Charter lists papers and documents to assist parishes to have discussions about Racial Justice.

The Diocese is seeking to increase diversity at parish and Deanery level and to highlight unconscious bias. The more diverse we are in church, the more we can build empathy with others.

Key Activities and events of the Church

Worship

Worship is at the heart of our life together as a church and week by week we have offered a Sung Eucharist at 10am on Sundays, with Sunday School during term time, and said services at 8am on Sundays and 10:30am on Wednesdays. Common Worship Morning prayer is said together by Zoom each day (except Sunday) and a short evening 'Prayer for the nation' is said every evening also by Zoom.

Thanks to the generosity of local clergy, and the hard work of the Area Dean and the Churchwardens in helping find cover, we expect to be able to maintain the pattern of worship during the vacancy, although it is likely that the 8am service will often be replaced by a service of the word led by the congregation and occasionally the same will apply to the mid-week service.

The 10am Sunday service continues to be shared by Zoom with between 0 and 4 people joining each week. While fewer people now feel the need to worship from home on a regular basis, others have welcomed the opportunity to join on the odd occasion when getting to church has not been possible.

Sadly, our newly appointed Director of Music, had to reduce his commitment to the role, but we are pleased that he continued to play for us on a semi-regular basis, with regular input by a volunteer organist from the congregation, with some assistance from a visiting pianist. This did not stop us putting into place a revised and joyful communion setting for All- Age worship and other celebratory occasions, under the guidance and valuable input from the Organist from All Saints Upper Norwood who has begun to work with members of the choir and other keen singers on a regular basis, including preparing music for the church festivals.

Our usual seasonal highlights in worship included the All-Souls service which attracts families who have had funeral ministry from us. We work hard to enable more people to take part in leading worship and especially in times such as Holy Week prepare dramatic readings. We marked our patronal festival with a Songs of Praise service and afternoon tea.

We are well supported by strong teams of servers, readers, intercessors, welcomers and coffee makers, not to mention the many people who prepare our worship without being seen – producing notices and service resources, cleaning the church and maintaining the rotas. But we would love to have more people involved, with the serving team in particular seeking for more helpers. Please do ask how you can help.

During 2025 we took services with 6 baptisms, 1 wedding (of two of our regular members) and 6 funerals held either in church or at a local crematorium and a burial of ashes. These included our sad farewell to Sundar Pichamuthu who had been a very longstanding and faithful member of St Oswald's. We rejoiced with the blessing of the marriage of a member of the congregation and her new husband. We hosted the annual service for AGNAP (The Association of Guyanese Nurses and Allied Professionals) in April.

Children's Church

Children's Church, also known as Sunday School, takes place during the 10am service. It provides an opportunity for children and young people to explore and develop their Christian faith and become familiar with the Bible teachings. Younger children can listen to Bible stories, do creative tasks, sing and play with toys and games. Older, school-aged young people discuss the week's Gospel reading and complete a range of tasks and activities. They all enjoy seeing their friends and familiar faces when they come and have the opportunity to share their experiences in a safe space. This past year, as we hoped (and prayed), we have been able to establish and sustain all-age provision, which has been a truly wonderful achievement, and so we have returned to holding Sunday School in the Hall. We have welcomed several more children under 5 and are now able to cater separately for them, thanks to the dedicated support of volunteer leaders and the children's parents.

The youngsters have enjoyed lots of activities including singing and dancing to Christian songs, making sheep finger puppets, 'loving hands' and 'fruits of the spirit' pictures, and using toys and puppets to learn how to listen, share and be kind. The older school-aged children have been just as busy on a host of tasks, such as writing prayers based on the Beatitudes, putting together poppies for Remembrance, and reflecting thoughtfully on and asking probing questions about the Gospel lessons we read.

On some occasions all the children work together, such as when they listened to the story of Jesus as 'The Bread of Life' and made posters for a Harvest display in church or created their 'Hearts full of Joy' for Christmas. It is pleasing to see how well the children of all ages interact, and especially to watch the older ones talking with and helping the younger ones.

Much of our activity in Sunday School involves preparing to contribute to the monthly All-Age services and then taking an active role in the service in church. The children created prayerful crowns to wear on 'Christ the King' Sunday and crafted beautiful 'Hearts full of Joy' for the Christmas theme. They worked very hard on their Nativity play at Christmas, to present the Story of Hannah and Samuel on Mothering Sunday and to give Rev'd Alison a wonderful send-off at Candlemas. All our young people, from the little ones upwards, have participated at one point or another in the All-Age services, whether to read, assist or speak, or simply to stand at the front of the church. They have grown in confidence with every opportunity they have been given, and with the support and encouragement of the congregation.

All of this is only possible because of the commitment of a small team of volunteer leaders who put considerable time and effort into preparing lessons and resources beforehand, leading sessions, creating costumes such as for the Nativity, and helping the young people prepare for their roles in services. The support of parents is also crucial, and the willingness of the parents of the younger children to stay with them in the sessions. This support and collaboration enable the provision for the under-5s to take place, creating a secure environment and an important sense of belonging. We are grateful to them all.

The young people of St Oswald's are a credit to the church. We now have young people who sing in the choir, assist as servers and readers, and are developing leadership roles as part of Sunday School and in church. New families have come along to church and hopefully the numbers will continue to grow as we look for ways to sustain and develop our ministry for young people at St Oswald's, and with the support of the whole church family.

Ministry

We are blessed with the supporting ministry of our two Readers who assist with preaching, leading worship and study groups while also offering pastoral support and friendship to the congregation. One of our readers has retired her licence and now serves with permission to officiate, which means that she has more flexibility with her support offered. We are also blessed with two Commissioned Pastoral Lay Ministers – CPLM – (formerly referred to as SPAs) who support and keep in touch with church members and others in the local community through visiting, telephoning and messaging. One of the CPLM's through her work in the hall, is available for those who drop in while she is present, and to hall users. Although we are blessed with a strong team of licensed and accredited ministers, we are also thankful that many members of the congregation offer an excellent ministry of keeping in touch, especially with members who are unable to attend church.

Mission Group

The mission group meets to look at the wide range of St Oswald's church mission, within the parish and local communities, throughout the year. Including contributing to church-led activities, charitable allocations both home and abroad. The group meets four times a year and comprises six members of the congregation led by Rev'd Alison. The past year the group proposed, reviewed, and actioned the following:

Allocations of £100 granted to twelve charitable organisations based at home and abroad as approved by the PCC, these are:

Overseas allocations: The LIFE Foundation, USPG, SOS Children's Village UK, MAF Flying for Life, Red Cross, and Manna Development Disability Centre, Bengaluru.

Home Allocations: Salvation Army, Church Urban Fund, St Christopher's Hospice, Livability, Welcare and Cerebra

Church giving – boxes were set up to support the St Alban's community food bank

Mission Strategy into the future

The group are continuing to explore three key areas around church mission highlighted by the diocese: Anti-racism Charter, Living in Love and Faith and Eco-church – shrinking our carbon footprint! Exploring the Eco-church Award

Servers

A big thank you to the team of eleven servers (ably assisted by members of the choir) who do an immense job in appearing week in week out to be at all the services held in church and particularly now during the vacancy when they are assisting visiting clergy.

Choir

Michael Ball had a telephone call from Rev'd Alison at the time when the church was advertising for the post of Organist and Choirmaster. The new red, Ancient and Modern hymn books, had recently been purchased for use in the church and she was keen that the book was fully used and that the choir were having a regular choir practice.

It was agreed that this would take place fortnightly and he agreed to take this on a non-stipendiary basis. The choir have responded enthusiastically and have worked extremely hard.

While he is committed to being Organist and Choirmaster at All Saints on Sundays when he has been able to attend the special services and "Songs of Praise", etc., he has noticed that the singing at the church has been outstandingly good. He was also asked to help with occasional services as needed, such as funerals and weddings, while Robin continues to play at regular Sunday services when needed.

When the news was announced that Rev'd Alison was leaving in February, she asked him to continue keeping a sharp eye on the music and he is always trying to do this and carry on with her vision, particularly in using the new hymn books.

A lot of the music in the choir vestry is now unfortunately redundant and a plan for the Spring is to clear this out and keep what is useful.

The new A&M book was new to Michael and in choosing the hymns for Sundays he has noticed two things, some of the tunes designated, are not practical to use so where possible more familiar tunes are being used. The selection of Holy Communion hymns in the book is poor. Selecting hymns for the "All Age" services is difficult since music has been taken out of the school curriculum A problem for the future.

At times the choir vestry is used for other meetings and so can sometimes become somewhat untidy - something that could be improved.

Flowers and church decorations

This year the flower team decorated the Church for the main festivals of Harvest, Christmas and Easter. Most of these flowers are usually divided into smaller arrangements and distributed to approximately 15/20 members of the congregation and those who work behind the scenes.

The team renew the display at the altar each week along with the flowers at the Lady Chapel and the Welcome Area at the Church entrance. Flowers are not displayed during the seasons of Advent (Advent wreath) and Lent.

We have remained eco-friendly and refrained from using oasis except for the Advent Wreath which provides the longevity required and the Paschal candlestick for safety.

The flower team consists of three main volunteers who work together with other volunteers for the large festivals but work individually on a rota basis the rest of the year.

Thanks to all who donated towards the flowers this year and your kind comments on arrangements as we could not do it without you. Thank you also to all who have donated foliage.

This year we received monetary donations of £798.50 plus donations in flowers £386.52 declared and an estimated £100 where volunteers cover the cost of the flowers themselves without claiming or declaring the costs.

Our expenditure was - £666.68 (Harvest £100.83 / Christmas £71.98 / Mother's Day Posies £38.00 / Easter £118.45)

Celebrations, Social and Fundraising events

Pop In Club

The Club has continued to meet regularly each week with an average attendance of 20 members.

We continued with our weekly activities throughout the year and went on our annual trip to Worthing where we all enjoyed a beautiful sunny day.

To commemorate All Soul's Day, we had a short service to remember past members of the Club, from its opening in 2001, who have passed away and over 50 names were read out. As is customary, we finished off the year with our usual Christmas lunch which was enjoyed by all.

It is with deep sadness that we have lost one of our dear members who has passed away, she will be greatly missed. May she rest in peace.

Women's Fellowship

The Women's Fellowship group meets on the second Wednesday afternoon of each month in the Hall. Numbers attending is small, but growing, as new members have started to come along.

Over the past year we have enjoyed visits from speakers, quizzes, creative activities, lunch outings during the summer and at Christmas, and always the opportunity for an enjoyable conversation.

A highlight of the year was our afternoon tea celebration of the 80th anniversary of VE Day in May 2025. Attendees shared their memories of VE Day 1945 and provided invaluable assistance in our challenging VE Day 80 quiz.

The group also enjoyed decorating the first of the wooden 'Hearts full of Christmas Joy' which were displayed in church at Christmas. More recently, we marked 'International Women's Day in March with a testing quiz and lively game.

We also bid 'farewell' in January to Rev'd Alison and had a lovely celebration to thank her for all her contributions as a committed member, friend and more recently, leader of Women's Fellowship.

There is a real spirit of commitment to the fellowship and support the group provides, and we look forward to welcoming new members, continuing and expanding our activities in the year ahead.

Black History Month

On Saturday 11 October 2025 St Oswald's held an event for Black History Month entitled 'Hello, Baby! Welcome to the World'. Members of our church congregation shared their stories and experiences of African and Caribbean traditions linked to birth and the celebration of new life. This year's theme followed on from our event in 2024 which explored weddings 'Where we come from'.

We heard from an experienced midwife with 30 years working in the NHS who observed the comfort and confidence women having home births drew from being in their own environments. We learned about a traditional custom in Guyana of women 'lying in chamber 'after giving birth, to prioritise the mother's well-being, and about the practice of Omugwo in Nigeria, again focusing on the care of mothers before and after birth. The role of fathers in preparing the rituals of naming ceremonies in Nigeria was also explored and we heard testimony on how one family have drawn on their combined African and Caribbean heritage when welcoming and raising their children and grandchildren in Britain. All the speakers reinforced how traditional practices help children to connect to their culture and community and reminded us that children are a gift and a blessing from God.

There was a fun 'Guess the Baby' quiz featuring 'past and present' members of the congregation, poetry, music and of course tasty refreshments to enjoy in a thoroughly joyful and well-attended event.

We are blessed at St Oswald's to have a wealth of expertise, experience and diversity among members of our church family and were very privileged to hear the speakers at the event share such important knowledge and history with us.

Community Engagement

At Christmas, it was an immense joy to welcome Norbury Manor High School for Girls and Children from Kensington Avenue Primary School into church for their Christmas services. In 2025 we also welcomed, on separate occasions children from Years 2 and 6 and from the ELP at KAPS, on a visit as part of RE studies. The vicar also visited schools for Easter and Harvest assemblies.

It was wonderful to host a concert from NHSG choir in the summer – giving a wider group of people the opportunity to hear their excellent singing.

On Armistice Day we welcomed 61st Croydon Scouts to take part in a short act of remembrance and to lay wreaths at the war memorial plaque.

Fundraising

Events at St Oswald's have always been integral in the life of the Church; to help the support of development and growth a member of the PCC came up with the proposal of reinventing the Fundraising and Events Committee. The aim of the Fundraising Committee is to be able to organise, co-ordinate, and try to oversee these events, making them memorable and exciting for the community..

The committee will:
- Develop an annual fundraising calendar.
- Organise and manage events (e.g. fairs, concerts, dinners, raffles, etc.).
- Co-ordinate volunteer teams.
- Oversee budgets and report proceeds to the PCC.
- Explore new fundraising opportunities, including grant applications or community partnerships.

The Fundraising and Events Committee comprise nine members who are working hard to strategize these events and are consistently exploring new ideas and proposals for the people of St Oswald's.

ST OSWALD'S CHURCH

Financial Report and Accounts 2025

Opening balances at 01.01.2025

Church Account	17,644
Parish Hall Account	6,869
CCLA Investment	108,121

Income	**2025**		**2024**	
Voluntary Receipts				
Planned Giving	28,329		29,982	
Collections	28,820		22,517	
Gift Aid tax refund	9,694		9,370	
Voluntary donations	1,743	68,586	2,654	64,523
Fundraising				
Sponsor Run	2,000		823	
Harvest Supper	317		574	
Summer Fayre	1,458		1,613	
Christmas Fayre (see Hall A/c)	0		1,431	
Concerts	1,320		1,023	
Give a Little	0	5,095	2,123	7,587
Sundry Donations				
After services Coffee	683			694
Sum Up		683		392
Designated Donations				
Vestry Carpet	0		500	
Church development Fund	0		1,000	
Hymn Books	0		530	
Flowers	0	0	65	2,095
Insurance/Refund	1,378			
Sunday School	20	1,398		
Charities				
Mission Committee	0		193	
Bishop's lent appeal	142		162	
Children's Society	0		30	
Christian Aid	121	263		385
Fees/Grants				
Legacy	250		7	
Fees Weddings & Funerals	2,280		3,570	
ABRSM fees	1,760		3,710	
Grants/Election	0	4,290	3,600	10,887
Refund from Hall A/C				2,000
Church income Total		**80,315**		**88,563**
Transfer from CCLA		0		40,000
CCLA Interest		7,127		8,897
Hall Income		34,617		58,630
Total Income		**122,059**		**196,090**

ST OSWALD'S CHURCH
Financial Report and Accounts 2025

Expenditure	2025		2024	
Parish Support Fund		50,000		50,000
Church Insurance	4,287		3,797	
Hall Insurance	1,820		2,125	
Organist	4,266	10,373	5,210	11,132
Admin and Sanctuary costs				
Sanctuary costs	663		649	
Admin / Payplus	385		277	
RCSM membership	454		133	
CCLI Membership renewal	328	1,830	314	1,373
Printing & Stationary				
No Problems	1,150		2,010	
Redemptorist / Envelopes/Thy Kingdom come	1,189		245	
Choir Gown accessory	82			
Eden	68			
90th Celebrations		2,489	1,437	3,692
Fundraising				
Concerts	831		770	
Summer Fayre	135		90	
Christmas Fayre	268			
90th Celebrations		1,234	1,328	2,188
Mission Giving & Donations				
Missionary giving	800		1,000	
Bishop's Lent Appeal				
Children's Society				
Christian Aid	376			
Crisis	100	1,276	30	1,030
Church Maintenance				
Utilities	2,471		2,705	
Chubb/Cowley/CES	5,920		1,334	
Door / Carpet	1,318		1,890	
Organ and piano servicing	568		2,644	
Sundry expenses	178	10,455	250	8,823
Capital Expenditure				
High level works	7,590		15,667	
Carpet	2,845			
Fencing and walls		10,435	6,724	22,391
Bank fees/handling charge	200		438	
Owing to hall	1,244			
Transfer to Hall Account	5,972	7,416	17,050	17,488
Total Church Expenditure		**95,508**		**118,117**
Hall expenditure		39,631		55,202
Total Expenditure		**135,139**		**173,319**

Hall Income	2025		2024	
Hall bookings	24468		28853	
Transfer of funds from church	7705		20502	
Owed to Hall from Church	1244			
Other income (Christmas Fair)	1200		9275	
Total Hall Income		**34617**		**58630**
Hall running costs				
Virtual Business Source Ltd.		13429		15320
Admin costs				
Go Cardless	627		354	
Mobile phone	907		554	
Office supplies	465		470	
Bank charges	153	2152	417	1795
Utilities				
Utility Warehouse	15811		22410	
Waste disposal	1571		1484	
Castle Water	875	18257	1108	25002
Repairs & Maintenance				
Cowleys	156		216	
Verisure alarm	671		640	
Chubb	437		1762	
Sundry repairs	180		702	
Drains	95		150	
Hall Floor	1134			3470
Londoneco logic	510	3183		
Major Capital Expenditure				
Alan Rosseames			1100	
Walton access			3000	4100
Fencing	1368			
Roof	1154	2522		
Sundries				
Kingdom coffee	88		73	
Desk top for hall			659	
Christmas Fayre			162	
Hall booking refund		88	160	1054
Transfer to church A/c				4461
Total running costs		**39631**		**55202**

Approved by the PCC on 25th April 2026

PCC chair Yvonne Nwanokwu

Closing balances as at 31.12.2025

Church A/C	2451
Hall A/c	1855
Deposit A/c	115248

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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	2025	**Charity no (if any)**	1186034
Set out on pages	1-3		

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:**	14/04/2026
Name:	Judith A Morris		
Relevant professional qualification(s) or body (if any):			
Address:	88 Ederline Avenue, Norbury London SW16 4SA		