CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st January 2025 to: 31st December 2025

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St Oswald, Tile Hill, in the Diocese of Coventry

Charity registration number: 1210513

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provides buildings/facilities/open space Place of worship Generally advancing Christianity Educating people about Christianity Pastoral care, outreach Missionary, evangelical Interfaith activities Providing or maintaining a building used for religious practices Conducting religious ceremonies such as the celebration of marriages or Funerals
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit. This has been managed through regular meetings and an Annual Parochial Church Meeting open to all those on the parish electoral roll. All trustees are elected to serve by the Annual Parochial Church Meeting and must be proposed and seconded.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	St Oswald's experienced meaningful growth and deepened engagement across its worshipping community during the year. Sunday attendance continued to rise, weekday activities remained vibrant, and the parish welcomed **21 new joiners**, with only **8 leavers**, bringing the **electoral roll to 63**. The church celebrated **9 baptisms**, reflecting ongoing spiritual renewal and the increasing number of people seeking to belong to the life of the parish. Outreach initiatives continued to flourish, offering a warm and supportive environment for newcomers and strengthening St Oswald's presence within the wider Tile Hill community. The PCC also delivered impactful social and community programmes. The **St Oswald's Platter** ensured surplus food reached individuals and families in need, embodying the parish's commitment to generosity and service. Seasonal fairs, festivals, and community events were successfully delivered, raising essential funds for mission and ministry while providing accessible entry points for those exploring faith. Partnerships with local businesses and participation in neighbourhood activities further enhanced the church's visibility and hospitality, ensuring St Oswald's remains a trusted, supportive, and spiritually enriching presence in the community.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	St Oswalds financial position for the year ended 31 December 2025 remains stable, with total funds closing at £67,822, compared with £71,894 in the prior year. Income for the year totalled £192,232, driven primarily by £135,107 from charitable activities and £37,473 from donations and legacies. Expenditure amounted to £195,953, largely reflecting ministry, mission, and building-related costs. The PCC recorded a net movement in funds of £4,071, after recognizing a small investment loss and a temporary fund transfer adjustment. Restricted funds closed at £50,707, designated funds at £2,397, and unrestricted funds at £14,718, demonstrating that the PCC continues to steward resources responsibly across all fund categories.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It is PCC policy to maintain a balance on unrestricted funds (if possible), which equates to at least one month's staff salaries, equivalent to £7,000 to cover emergency situations and ensure wages can be covered.
Amount of reserves held	Para 1.22	At year end we held £14,718
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	

Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Church of England have agreed with the Charity Commission that for the purposes of agreeing 'governing documents', Parochial Church Councils (PCCs) are governed by two pieces of legislation: The Parochial Church Councils (Powers) Measure 1956 as amended and The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	In line with the Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	It is comprised of the priest-in-charge, churchwardens, and elected lay members from the electoral roll in line with the Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	The Parochial Church Council of the Ecclesiastical Parish Of St Oswald, Tile Hill, in the Diocese of Coventry
Other name the charity uses	St Oswald's Church, Tile Hill
Registered charity number	1210513
Charity's principal address	The Clergy House Jardine Crescent Coventry CV4 9PL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Fr Edward Backhouse	Chair		
2	Mark Stone	Church Warden	From 30/05/2026	
3	Ms Christine Reed	Secretary	From 30/05/2026	
4	Dr Bright Onime	Treasurer	From 26/07/2025	
5	Mr Stephen Bolas		From 26/05/2024	
6	Ms Barbara Wilde		From 26/05/2024	
7	Mrs Edikan Onime	Safeguarding Officer	From 30/05/2026	
8				
9				
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	BEO	
Full name(s)	Bright E. Onime	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	05 September 2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name		Charity No	
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST OSWALD, TILE HILL, IN THE DIOCESE OF			1210513

Statement of Financial Activities

Period start date	1/1/2025	To	Period end date	12/31/2025

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Designated funds	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)							
Income and endowments from:							
Donations and legacies	S01	26,748	8,311	2,414	-	37,473	30,799
Charitable activities	S02	4,752	-	130,355	-	135,107	144,068
Other trading activities	S03	14,335	2,055	3,097	-	19,487	20,134
Investments	S04	158	-	-		158	497
Separate material item of income from Minibus	S05			-	-	-	-
Other	S06	6	-	-	-	6	-
Total	S07	46,000	10,366	135,866	-	192,232	195,499
Resources expended (Note 6)							
Expenditure on:							
Raising funds	S08	1,120	-	15	-	1,136	917
Charitable activities	S09	34,400	9,131	151,187	-	194,718	177,342
Separate material item of expense - Minibus Disposal	S10		-	-	-	-	-
Other	S11	-	-	99	-	99	200
Total	S12	35,521	9,131	151,302	-	195,953	178,459
Net income/(expenditure) before investment gains/(losses)	S13	10,479	1,235	- 15,436	-	- 3,721	17,040
Net gains/(losses) on investments	S14	- 350		-	-	- 350	-
Net income/(expenditure)	S15	10,129	1,235	- 15,436	-	- 4,071	17,040
Extraordinary items	S16			-	-	-	-
Transfers between funds	S17	- 596		596	-	-	-
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-		-	-	-	-
Other gains/(losses)	S19	-		-	-	-	-
Net movement in funds	S20	9,533	1,235	- 14,840	-	- 4,071	17,040
Reconciliation of funds:							
Total funds brought forward	S21	5,185	1,162	65,547	-	71,894	54,854
Total funds carried forward	S22	14,718	2,397	50,707	-	67,822	71,894

CamScanner

Section B Balance sheet

Charity Name:
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST OSWALD, TILE HILL, IN THE DIOCESE OF COVENTRY

	Guidance Notes	Unrestricted funds £	Designated funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05	F06
Fixed assets							
Minibus	B01	-	-	-	-	-	2,800
Vestry stock	B02	-	-	-	-	-	-
Total fixed assets	B03	-	-	-	-	-	2,800
Current assets							
CAF Bank current account	B04	13,314	2,397	44,243	-	59,954	58,873
CCLA Investments	B05	-	-	7,611	-	7,611	7,611
Co-operative Bank account	B06	54				54	-
Equals Money account	B07	1,662				1,662	2,276
Petty cash	B08	242		-	-	242	223
Debtors	B09				-	-	443
Total current assets	B10	15,272	2,397	51,854	-	69,524	69,426
Creditors: amounts falling due within one year (Note 20)	B11	555	-	1,146	-	1,701	333
Net current assets/(liabilities)	B12	14,717	2,397	50,708	-	67,823	69,094
Total assets less current liabilities	B13	14,717	2,397	50,708	-	67,823	71,894
Creditors: amounts falling due after one year (Note 20)	B14	-		-	-	-	-
Provisions for liabilities	B15	-		-	-	-	-
Total net assets or liabilities	B16	14,717	2,397	50,708	-	67,823	71,894
Funds of the Charity							
Endowment funds (Note 27)	B17	-			-	-	-
Restricted income funds (Note 27)	B18	-		50,707		50,707	65,547
Designated funds	B19		2,397	-	-	2,397	1,162
Unrestricted funds	B19	14,718			-	14,718	5,185
Revaluation reserve	B20					-	
Total funds	B21	14,718	2,397	50,707	-	67,822	71,894

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Edward B.	13/09/26
	Bright O.	13/9/26.

Notes to Account

1 **CCLA Deposit Fund Interest Not Recognised In the Accounts**

The charity maintains a balance in the CCLA Deposit Fund. The year-end statement shows a closing balance of £7,954.94, while the amount included in the Balance Sheet is £7,611. The difference of £343.94 represents interest credited by CCLA during the year which was not recorded in the accounting records or reflected in the SOFA at the time the report was prepared. We intend to recognize this interest in the next accounting period so that CCLA balance in the financial statement aligns fully with the Bank Statement

2 **Temporary Reallocation Between Unrestricted and Restricted Funds**

During the preparation of the year-end financial statements, a discrepancy of £596 was identified between the closing balances of the restricted and unrestricted funds as presented in the SOFA and the Balance Sheet. To ensure the accounts balanced for reporting purposes, a temporary reallocation of £596 from unrestricted funds to restricted funds was done. This adjustment was made solely to correct the presentation of fund balances pending further investigation.

CamScanner

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	The Parochial Church Council of the Ecclesiastical Parish of St Oswald, Tile Hill, in the Diocese of Coventry		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1210513
Set out on pages	SOFA (1) , Balance sheet (1), Management Accounts (6) , Annual Report (10)		

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 (other than that disclosed below *) 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:	David H Cuttler	**Date:**	22nd September 2026
Name:	Dr David H Cuttler		
Relevant professional qualification(s) or body (if any):	BSc. PhD. Treasurer		
Address:	27 Conway Avenue, Tile Hill, Coventry CV4 9JA		

CamScanner

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None