

Report on the Calendar Year 2022 for the Parochial Church Council of the Ecclesiastical Parish of Bishop's Stortford (St Michael). Charity Registered No 1130646

Aim and Purposes

St Michael's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Reverend Derwyn Williams, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC shares responsibility with St Joseph's Roman Catholic Church for the maintenance of the Windhill Churches Centre, Windhill, Bishop's Stortford.

Objectives and Activities

Outreach activities of various types got back towards 'normality' in 2022. Worship become fully choral again. Eucharistic life was unrestricted and congregations came back to normal distancing and sharing the Peace, etc. We continue with Zoom transmission of the Service of the Word fortnightly, to enable housebound parishioners to participate in worship.

To facilitate this work, it is important that we maintain the fabric of the Church of St Michael's and the Windhill Churches Centre. To this end the Churchwardens and Deputies carry out day to day maintenance on the Church building and the Assistant Curate's house aided by the members of the Fabric Committee and others. Other, more serious items are passed to specialist contractors and tradesman following agreement by the PCC. Where required submissions are made to the Diocesan Advisory Office for their advice and approval, and any Faculty permissions obtained from the Diocesan Chancellor. The Centre is managed by a Joint Committee which handles the required maintenance requirements. All necessary inspections, both legal and advisory, are carried out and subsequent actions are undertaken to deal with any matters which require attention.

Achievements and Performance

Worship and Prayer

The PCC focuses the church's attention on its vision to be people who know, love, and serve God. Our mission is to broaden our knowledge of God through preaching and to deepen our love of God through worship and prayer, in particular by ensuring that the acts of corporate worship offered to God are carried out to the highest standard possible. It is important that the atmosphere, decoration and ordering of the church building is conducive to such worship, that people have the resources required to enable them to worship, to pray and to hear the preaching, and that all music is made as part of the offering of worship to God and in a way which inspires people and brings them closer to God.

Our reactivated children's work continued, with Tiny Tots on Wednesdays, and Godly Play on Sundays.

In April 2022 there were 139 parishioners on the Church Electoral Roll, but this number is expected to increase. The average weekly attendance over all services remained around 110 but this number increased at festivals (significantly at Easter and Christmas periods). Also the pandemic has had an ongoing effect on the attendance at services as some of our congregation have continued shielding or feeling unable to attend into 2022. The Lockdowns meant that some of our older parishioners who had to stop attending in March 2020 were effectively exiled from church for the rest of their lives: some have died since then, others are now frail and unable to worship in person.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and commend the person into God's keeping. Occasional offices continued in 2022 thankfully with 22 baptisms, 3 weddings and 12 funerals in our church.

Church Fabric

Jerry Lander has been appointed as our architect and it was been agreed that the Quinquennial Inspection will take place in 2023, after the completion of the delayed Bells Restoration.

Regular servicing and maintenance contracts are undertaken which Terry Pigram oversees and to whom we are hugely indebted. He is gradually replacing the chandelier lighting with LED bulbs. Gill Johnson now looks after the cleaning rota and her small teams come in for an hour on the last Saturday of the month. John Steward beautifully stained and repaired the wooden font cover. John also completed in 2022 the purchasing of 2 wooden candlesticks placed on The Lady Chapel altar in memory of Philip Smith. He also works tirelessly on our Archives which now have a much better record.

The Fabric committee met in the Autumn and working parties have been about the churchyard clearing debris and checking gutters and drains. We have managed to form a good contact with the Town Council who are responsible for much as a closed churchyard.

We are grateful to Nigel Turner who continued in 2022 to look after the Interment Area and also to Martin Greenwood who looks after the WCC garden areas, alongside Terry Pigram.

Bells Restoration:

The Bells Restoration, as recorded in last year's report, was finally completed in Autumn 2022. Our enormous thanks are due to Tower Captain Nick Hughes for his indomitable leadership, and tireless enthusiasm, in managing the project through to its magnificent culmination. Nick was ably supported by a strong, and able team, who faced obstacles from both Covid 19 and supply issues relating to the war in Ukraine. Bishop Alan blessed the bells at a Service of Thanksgiving in December, and joined with the ringers in the Tower after the service. Tower Tours were also available.

Vicar's illness and recovery:

In September 2022 the Vicar became seriously ill and was unable to perform any duties at all for 2 months. The Parish rallied round to enable worship, fellowship, and service to continue. Special thanks are due to Churchwardens Gill and Claire, Ministers JK, DH, RK, Administrator Katharine Stanley and many others for hard and tireless work, as well as to Archdeacon Janet McKenzie and Area Dean Gaz Tracey, for help and support in sustaining church life. The Vicar was able to return to a very limited participation in church life and exercise of ministry in November and December 2022, before a fuller recovery and return to duties in 2023. Christmas services and church activities remained essentially as in previous (pre-pandemic) years, with some minor cancellation.

Deanery Synod

The PCC has 3 Lay representatives on the Bishop's Stortford Deanery Synod. The Deanery Synod represents a means of discussion and communication between the constituent member churches of the Deanery, and is a means of communication between the Diocese of St Albans and our Deanery. The Deanery Synod resumed in person meetings in 2022 after the interruption of Lockdown.

Revd Gaz Tracey (St James the Great Thorley) took over as Area Dean in May 2022.

Our current lay representatives are Margaret Fox, Peter Rixson and Michelle Durnell.

The Church Centre Complex

The group usually meet 4 times a year with the priests taking it in turn to chair each year and continued meeting in 2022. Finance remained satisfactory in 2022 as expenditure continued to be lower due to the restriction of activities.

St Joseph's office is situated upstairs in the Centre and Debbie Jackson, their administrator, has continued to work there and Derwyn uses his office as before on a regular daily basis and so both are able to keep an eye on the building. We are indebted to Terry Pigram who works tirelessly and on most days always finding various jobs which need attention, including cleaning windows and sweeping outside to uphold good standards. At our regular wardens meeting with the vicar he is able to discuss any particular problems and usually comes up with a solution for which we are most grateful.

The Centre gradually came back to life more and more in 2022 with fellowship after services and church meetings. In particular, a monthly TLC Club offering tender loving care and fellowship, usually to older members of the congregation, and wider community, was set up, and weekly sessions of support and education for Ukrainian Refugees began each Wednesday afternoon.

Mission and Evangelism

The Charities Support Group had a much more normal year in 2022, with the Holly Fair taking place for the first time in three years. Thanks to everyone who helped or attended to make this a success raising £2952. The PCC contribution and our fundraising enabled the Charities Support Group to give our planned donations of £7,586 to overseas charities and £7,334 in UK donations. We collected £300 for the Bishop's Harvest Appeal and rounded up the Lent Appeal/lunches money to donate £650 each to Hope and Homes, Delhi Brotherhood and Bishop's Stortford Child Contact Centre. Our advent appeal helped us to donate £800 to the Holy Trinity Night Shelter. Letters of thanks can be found on the church website or the church CSG board.

In 2022 we engaged with some newer local connections and made donations in 2022 or early 2023. These included Red Kite (£500) and Meninadanca (£500) both of whom gave well-attended talks to the congregation over coffee. These charities are reviewed alongside our other charities (about 30 in total) when making donations.

We were also delighted to welcome our CMS link family Chris and Veronica and their children in October. It is wonderful to form closer links with the charities and inspiring to find out more about individuals and how their Christian faith has led them to make a difference to the lives of many throughout the world.

Ecumenical Relationships

St Michael's is a member of Churches Together in Bishop's Stortford and a representative of the church serves on the Churches Together in Bishop's Stortford Forum and the Ecumenical Ministers Fellowship. We contribute to and participate in a range of ecumenical activities, including Food Bank, The Portland Contact Centre, Holiday Bible Week and the Holy Trinity Night Shelter. We also participate in and contribute to ecumenical prayer and worship on Good Friday and during the Week of Prayer for Christian Unity. To highlight this year: the Food Bank continues to be busy providing essential provisions by delivery and to walk-in clients and the Night Shelter has recently gained accreditation from Housing Justice.

Financial Review

1.1 Financial Performance in 2022

Total receipts on unrestricted funds were £197,473. £102,882 was from tax efficient planned givers to the Church Giving Scheme, plus other planned giving (not tax efficient) of £4,619. Tax recoverable from Gift Aid amounted to £26,064. Collections taken in church produced £4,704, some of which was gift aided. £563 was recovered from VAT on church work bills. Overall, despite the Church Giving Scheme was £3,582 lower than last year, the church received generous legacies totalling £7,623.

On the expenditure side, £180,271 was spent on the Christian Ministry of St Michael's Church. Of this £107,295 related to the Diocesan Quota and £17,997 was given to different charities at home and abroad. The balance represents the cost of running the church and the St Michael's share of the Windhill Churches Centre.

The Fund Raising for the Bells Appeal continued this year. The Bells Fund brought forward figure for 2021 was £181,505. The income raised in 2022 was £134,839. In addition, the PCC granted £24,000 to the Bells project (£15,000 from Improvements to Church Fund and £9,000 from Repairs to Property Fund that covers necessary quinquennial work). The Bells expenditure in 2022 was £325,499 making total fund carried forward £14,846.

1.1.2 Provisions

Various provisions were made during 2022 as follows:

Property Repair Fund - £10,000

Cowell House Maintenance - £1,000

Our reserves have been carefully invested and an original sum of £225,000 set aside as an endowment for the benefit of the WCC is with the CBF Church of England Investment Fund - Income Shares, the value at the end of December was £377,115. A further £80,000 was invested in the COIF Charities Ethical Investment Fund - Income Units, this was valued at £120,442 at the same date.

Fund	Date of initial deposit	Initial deposit	Value at end of December 2021	Value at end of December 2022
CBF Investment account	2013	£225,000	£427,430	£377,115
COIF Ethical Investment Fund	2014	£80,000	£137,527	£120,442

The Cowell House property has been let since March 2018 bringing in an income of £1,360 per calendar month. Cowell House is valued in our fixed assets at a cost of £67,828 (the initial purchase price as required by the accounts regulation). We believe the current market value is in excess of £450,000.

1.2 Church Workers Pension Fund (CWPF) – standard annual statement 2022

St Michael's (Bishop's Stortford) PCC participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and the other participating employers.

CWPF has two sections: 1. the Defined Benefits Scheme 2. the Pension Builder Scheme, which has two subsections; a. a deferred annuity section known as Pension Builder Classic, and, b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution

scheme. The pensions costs charged to the SoFA in the year are contributions payable (2022: £1,238 2021: £1,185).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 10.1% following improvements in the funding position over 2022. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Michael's (Bishop's Stortford) PCC could become responsible for paying a share of the failed employer's pension liabilities.

1.3 Reserves Policy

The PCC has formulated the following policy, relating to our reserves.

1. The cash maintained on the PCC's main account should be £50,000 minimum.
2. Annual transfers should be made to the Property Repairs Fund (£10,000), Cowell House Maintenance (£1,000), and the WCC Dilapidations Fund (£2,000).
3. An Endowment Fund of £225,000 should be maintained to provide an income to assist with the outgoings on the WCC.
4. The above policies will be reviewed annually by the Finance Committee.

Volunteers

We should like to thank all the volunteers who give of their time to keep the church vibrant and lively and to maintain the fabric. In particular, we should mention the Deputy Wardens Mr Peter Rixson, Mr Terry Pigram whose hard work has enabled the church to run smoothly throughout the year. Great thanks above all go to Mrs Claire Conquest and Mrs Gill Johnson who were elected Churchwardens in 2022 and have served in difficult times with grace, prayerful patience and forbearance, exemplary commitment and abundant love.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Michael's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the reader and members elected by those members of the congregation who are on the electoral roll of the church. All of those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent.

The full PCC settled into a post-pandemic pattern of Meetings in February, May, July, September and November.

The Finance Committee, Social Committee and Charity Support Group carried on their work to support and contribute to the work of the full PCC. Other historic committees remained in abeyance, and their work is done in Full PCC or more informally through the Wardens' Team Meetings, reporting to PCC on progress made and decisions needed.

Administrative Information

St Michael's Church is situated in Windhill, Bishop's Stortford. It is part of the Diocese of St Albans within the Church England. The correspondence address is Windhill, Bishop's Stortford, Hertfordshire, CM23 2ND. Registered Charity Number: 1130646

PCC members who have served at any time in 2022 until the date this report was approved are:

Ex officio members:

Incumbent: The Reverend Derwyn Williams (Chairman)

Wardens: Claire Conquest, Gill Johnson (from May 2022)
(Rosemary Thomson up to May 2022)

Elected members:

Mrs Val Ashwood

Mr Peter Ballard

Mr Nick Cole

Mrs Claire Conquest

Mrs Sarah Copley

Ms Michelle Durnell, representative on Deanery Synod

Mr Alasdair Evans

Miss Margaret Fox, representative on Deanery Synod

Mrs Caroline Galwey

Mrs Lynn Graseman

Mrs Susan Halliwell

Mrs Gill Johnson

Mr Bill Macdonald

Mrs Graziana Maddalozzo

Mr Peter Mannings

Mrs Fae Nelson

Mr Martin Pettitt

Mr Peter Rixson, representative on Deanery Synod

Mr John Steward

Mrs Rosemary Thomson

**Approved by the PCC on and signed on their behalf by the Reverend Derwyn Williams
(PCC Chairman)**

ST MICHAELS CHURCH BISHOPS STORTFORD - 1130646

Balance Sheet detailed

		As at 31/12/2022	As at 31/12/2021
Fixed assets			
	4000002: 24 APTON ROAD	67,827.82	67,827.82
	4000003: WINDHILL CHURCHES CENTRE	821,482.83	821,482.83
	4000004: hall equipment	11,259.23	14,525.23
	4000025: BOX ORGAN	—	—
	4000030: PHOTOCOPIER	7.01	527.01
	Total Fixed assets	900,576.89	904,362.89
Current assets			
	A1501: Bank current account	58,469.51	31,315.58
	A1505: CHURCH IMPS 7001D	74,289.80	82,262.83
	A1506: CBF INVESTMENT ACCOUNT	225,000.00	225,000.00
	A1507: INVESTMENT IN COIF ETHICAL INVESTMENT FU	80,000.00	80,000.00
	A1508: CAF BANK	—	822.00
	A1510: DR TURNER A/C 7007D	2,677.98	2,643.22
	A1512: HSBC TOWER A/C	542.37	421.61
	A1514: CHARITY SUPPORT GROUP CSG A/C	3,578.80	1,518.74
	A1515: BELLS APPEAL A/C	14,845.87	181,505.72
	A1516: MUSIC AT ST MICHAELS A/C	2,522.57	2,260.24
	A1518: SOCIAL CTEE A/C	1,860.02	1,890.28
	Z05: ACCOUNTS RECEIVABLE	11,654.72	10,511.19
	Total Current assets	475,441.64	620,151.41
Liabilities			
	Z04: Accounts Payable	21,123.72	—
	Total Liabilities	21,123.72	—
	Net Asset surplus (deficit)	1,354,894.81	1,524,514.30
Reserves			
	Excess / (deficit) to date	(169,619.49)	94,829.14
	Z01: Starting balances	1,524,514.30	1,429,685.16
	Z03: Gains and losses own use	—	—
	Total Reserves	1,354,894.81	1,524,514.30

Represented by Funds		
Unrestricted	82,074.42	75,467.10
Designated	1,032,974.52	1,042,541.48
Restricted	14,845.87	181,505.72
Endowment	225,000.00	225,000.00
Total	1,354,894.81	1,524,514.30



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

The Parochial Church Council of the Ecclesiastical Parish of Bishop's Stortford (St Michael)

On accounts for the year
ended

31 December 2022

Charity no
(if any)

1130646

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 31/12/2022.

Responsibilities and
basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:

Clive Risby

Date:

17/04/2023

Name:

CLIVE RISBY

Relevant professional
qualification(s) or body

ACIB

(if any):

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Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

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