

Report on the Calendar Year 2023 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 have returned to a near normal pattern. Worship is fully choral again, with the gradual re-introduction of young voices, the children in the choir going out to a Godly Play at the 10am service. Eucharistic life continued unrestricted and congregations gained confidence in returning to church, and attendance increased. A huge effort was made to welcome back or encourage young families with a strong emphasis on a Godly Play. 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.

Safeguarding:

Overview- at St Michael's, we are encouraging vigilance and transparency to help create a culture in which safeguarding concerns or incidents are raised. Help, support and appropriate sign - posting are then offered, and detailed recording is undertaken in accordance with regulatory practice in the Diocese of St Alban's. In 2023 we appointed a

new safeguarding lead, Dotun Akinde, following ten years of loyal and effective service from William Macdonald. This is a challenging and time consuming role for any volunteer, and William gave Dotun a very detailed induction.

DBS (updated every three years) and safer recruiting take place up to enhanced level, where appropriate.

The PCC is committed to fulfilling its responsibilities to protect children, young people and vulnerable adults involved in the church's activities.

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. For those who are frail, and unable to worship in person, we are fortunate in being able to offer Holy Communion in their own homes led by clergy or appropriate lay members of our church. In a similar way, we offer outreach by holding monthly services in local care homes.

In April 2023 there were 149 parishioners on the Church Electoral Roll; 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). It is worth remembering that 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 2023 thankfully with 8 baptisms, 4 weddings and 10 funerals in our church.

Church Fabric:

Jerry Lander remains our architect, and he undertook the Quinquennial Inspection in 2023. He found the church to be in a relatively sound condition. Having categorised and prioritised the order of works necessary, these began shortly afterwards; suitable estimates having been procured and approved by the PCC and Finance Committee.

Regular servicing and maintenance contracts are undertaken, which Terry Pigram oversees, and to whom we are hugely indebted. He has completed replacing the chandelier lighting with LED bulbs. Gill Johnson oversees the cleaning rota and her small teams of volunteers, come in for an hour on the last Saturday of the month. John Steward, an accomplished craftsman and our archivist and his wife have left us to be with family in Leicestershire as they grow older. 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 it is a closed churchyard.

We are grateful to Nigel Turner who continued in 2023 to look after the Interment Area and also to Martin Greenwood who looks after the WCC garden areas, alongside Terry Pigram.

Unfortunately, in September 2023 we had some considerable damage in the church electrical systems and also in the Tower, due to the effect of a severe localised storm. Most of the electrical systems were damaged, including the photocopier, office computer, sound system and organ. The new acoustic shutters in the tower were involved. This required an extensive insurance claim, which was met in full.

Bells Restoration:

The restoration having been completed in late 2022 has become a popular destination for bands of ringers in many parts of the country including St Peter Mancroft, Norwich as well as many local bands. The Bell Tours continue, and there is a high level of interest in the town for personal visits, and groups such as Brownies and Scouts.

Vicar's illness and recovery:

We were delighted to welcome back the vicar in 2023, having made a full recovery, and, once again at the helm of worship, preaching, and leadership, which was so desperately missed.

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, although several churches struggling with a lack of incumbent made this more difficult to accomplish in 2023.

Revd Gaz Tracey (St James the Great Thorley) took over as Area Dean in May 2022, but had a period of illness that autumn.

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

The Church Centre Complex - Windhill Churches Centre

The group usually meet 4 times a year with the priests taking it in turn to chair each year and continued meeting in 2023. Finance remained satisfactory in 2023, although expenditure began to rise slowly as activities increased, and more heating and lighting was required at much higher cost.

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 was used more frequently in 2023 for 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, continued to attract high numbers. It provides a useful hub for seniors in our community. Weekly sessions of support and education for Ukrainian Refugees continued each Wednesday afternoon a lunch being provided first.

Mission and Evangelism:

The Charities Support Group had a successful year in 2023. The Holly Fair raised £3006, up from last year.

The PCC contribution (£14.100) and fundraising enabled the CSG to give planned donations of £8.586 to overseas charities and £8.375 in United Kingdom donations. The additional appeal income and donations totalled £2.542,

Red bucket appeals for emergency aid took place and raised money three times in 2023.

Our 2023 Lent Appeal was divided between Hope and Home for Children (Eastern Europe, including Ukraine) Thirst Café, Holy Trinity Night Shelter and Meninadanca.

Appeal information, and thanks also, may be found on the church website. In 2023, our programme of talks once a term continued. Bishop's Stortford Youth Project (Thirst Café), Street Pastors, and Alzheimer's Society all gave interesting and well attended talks to the congregation. 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 Bishop's Stortford, (formerly 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. Financial Performance in 2023

Total receipts on unrestricted funds were £203,411. £99,966 was from tax efficient planned givers to the Church Giving Scheme, plus other planned giving (not tax efficient) of £2,764. Tax recoverable from Gift Aid amounted to £24,536. Collections taken in church produced £4,973, some of which was gift aided. £1,873 was recovered from VAT on church work bills. Overall, despite the Church Giving Scheme was £2,916 lower than last year, the church received generous legacies totalling £11,775.

On the expenditure side, £216,436 was spent on the Christian Ministry of St Michael's Church. Of this £107,991 related to the Diocesan Quota and £19,532 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 major variances on expenditure were utility bills from £4,919 to £10,385 and the lightning strike damage costs of £17,368 of which £16,868 will be recovered from the insurers in 2024.

The Fund Raising for the Bells Appeal continued this year. The Bells Fund brought forward figure for 2022 was £14,846. The income raised in 2023 was £90,756. The Bells expenditure in 2023 was £97,416 making total fund carried forward £8,186.

1.2 Provisions

Various provisions were made during 2023 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 £412,595. A further £80,000 was invested in the COIF Charities Ethical Investment Fund - Income Units, this was valued at £132,271 at the same date.

Fund	Date of initial deposit	Initial deposit	Value at end of December 2022	Value at end of December 2023
CBF Investment account	2013	£225,000	£377,115	£412,595
COIF Ethical Investment Fund	2014	£80,000	£120,442	£132,271

The Cowell House property has been let since March 2018 bringing in an income of £1,383 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.

2. Church Workers Pension Fund (CWPF) – standard annual statement 2023

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 (2023: £1,364 2022: £1,238).

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.

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 effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

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.

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. Jonathan Muscroft-Inglis became an assistant warden in 2023. Great thanks above all go to Mrs Claire Conquest and Mrs Gill Johnson who were re-elected Churchwardens in 2023.

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 meets in February, May, July, September and November.

The Finance 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 2023 until the date this report was approved are:

Ex officio members:

Incumbent: The Reverend Derwyn Williams (Chairman)

Wardens: Claire Conquest, Gill Johnson

Elected or co-opted members:

Dotun Akinde

Gaillie Anderson

Bill MacDonald

Michelle Durnell

Mireille Els (later Baulcomb)

James Hellis

Margaret Fox

Lynn Graseman

Peter Mannings

Martin Pettitt

Peter Rixson

John Steward

Angela Weeks

Caroline Galwey

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

COMPARISON OF BUDGET WITH ACTUAL USING SOFA AS AT 31/12/2023

	ACTUAL 2022	notes	BUDGET 2023	ACTUAL 2023	notes	BUDGET 2024
INCOME						
CHURCH GIVING SCHEME	102,882		100,000	99,966		100,000
OTHER PLANNED GIVING not tax effi	4,619		5,000	2,764		2,500
TAX RECOVERED	26,064		25,000	24,536		25,000
COLLECTIONS	4,704		4,800	4,973		4,800
OFFERTORY BOX	4,394		4,400	3,530		3,500
DONATIONS	3,628		3,000	6,459		3,500
DONATIONS BY CARD "DONA"	0		0	2,923		6,000
SUB TOTAL	146,291		142,200	145,150		145,300
MUSIC COMMITTEE	262		0	1,238		0
CHARITY SUPPORT GROUP CSG	5,957	red bucket	0	5,593	red bucket	0
DIVIDENDS AND BANK INTEREST	17,757		18,000	18,455		18,200
RENT FROM PROPERTY	18,390		19,320	18,753		19,500
FEES WEDDINGS & FUNERALS	4,384		4,404	5,498		5,000
CONCERTS (NET)	0		0	809		0
CHURCH FLOWERS	652		0	745		0
SOCIAL COMMITTEE	1,032		0	2,715		0
WINDHILL CHURCHES CTRE INCOME	2,185		2,000	2,582		2,500
LISTED PLACES OF WORSHIP GRANT	563		0	1,873		0
TOTAL INCOME	197,473		185,924	203,411		190,500
OTHER LEGACIES	7,623		0	11,775		0
BELL APPEAL FUND RESTRICT (NET)	-190,660	restr to bells	0	-6,660	restr to bells	0
REPAIRS+COWELL H TRANSFER	11,000		11,000	11,000		11,000
TOTAL INCOMING RESOURCES (A)	216,096	excl restricte	196,924	226,186	excl restricte	201,500
RESOURCES USED						
QUOTA	107,295		107,991	107,991		105,978
UTILITY BILLS	4,919		6,958	10,385	(D)	10,995
CLERGY EXPENSES	2,788		2,435	3,472	(E)	3,300
RUNNING EXPENSES	11,369		12,218	16,058	(F)	16,503
COSTS OF TRADING	11,947		10,900	13,317	(G)	14,650
SALARIES	23,219		27,172	30,520	(H)	34,855
MISSION GIVING (CSG GIVING)	17,997	PCC+red bck	14,100	19,532	PCC+red bck	12,750
MAJOR REPAIRS - BUILDING	737		0	15,161		0
SUB TOTAL	180,271		181,774	216,436		199,031
DEPRECIATION PHOTOCOPIER	520		7	7		570
DEPRECIATION HALL EQUIP	3,266		3,266	3,266		3,266
REPAIRS+COWELL H TRANSFER	11,000		11,000	11,000		11,000
TOTAL RESOURCES USED (B)	195,057		196,047	230,709		213,867
OVERSPEND / SURPLUS (A-B)	21,040		877	-4,523	(C)	-12,367
	We transferred from the general fund £10,000 to the property reserve fund and £1,000 to Cowell House Fund.		We propose to transfer £10,000 to Property Reserve Fund and £1,000 to Cowell House Fund.	We transferred from the general fund £10,000 to the property reserve fund and £1,000 to Cowell House Fund.		

Breakdown of figures above:

(D) UTILITY BILLS:	2005017	electricity	2,987.79
	2005018	gas	7,137.90
	2005019	water	259.47
			10,385.16
(E) CLERGY EXPENSES:	2002001	car expenses	562.55
	2002002	clergy telephone	1,323.35
	2002005	visiting speakers	1,585.75
	2003001	Cowell house expenses - cur	0.00
	2007005	laundry & robes	0.00
			3,471.65
(F) RUNNING EXPENSES	2005010	printing & stationery	1,430.55
	2005011	Card reader DONA service	547.50
	2005016	insurance	5,124.12
	2005060	miscellaneous expenses	4,235.51
	2005061	books	0.00
	2006000	repairs & cleaning	650.18
	2006005	organ/piano tuning	1,042.00
	2007004	music & RSCM	1,504.24
	2007006	wine & candles	684.52
	2006002	Maintenance of organ	839.00
	2017001	tiny tots expenditure	0.00
	2017002	junior church expenditure	0.00
			16,057.62
(G) COSTS OF TRADING	2003001	Cowell house expenses - no	1,657.90
	2004001	church flowers	904.48
	2005051	magazine expenses	0.00
	2010020	wcc running costs	4,254.84
	2010021	wcc expenditure	6,500.00
	2017012	social committee exp	0.00
			13,317.22
(H) SALARIES	2007001	musical director	8,249.96
	2007002	organist	5,390.00
	2007003	choir	0.00
	4000000	parish administrator	16,879.82
			30,519.78

reconciliation: actual accounts x this comparison report

this comparison report: -4,522.70 (C)

(-)	0101007	clergy and casual duty fees	0.00
	01055B11	inc susp acc - property reserv	0.00
	0105A01	legacies Bells, restricted fund	-6,660.32
(+)	2005013	depreciation photocopier	0.00
	2005014	depreciation hall equipment	0.00
	2005015	depreciation box organ	0.00
	2004000	Cowell House maintenance	0.00
	2005012	Families Ministry Reserve	0.00
	2006001	property maintenance	0.00
	2006002	maintenance of organ	0.00

total -11,183.02

income and expenditure actual accounts: -11,183.02 difference = 0



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: **THE PAROCHIAL CHURCH COUNCIL OF THE
ECLESIASTICAL PARISH OF BISHOP'S STORTFORD (ST. MICHAEL'S)**

On accounts for the year
ended

31 DECEMBER 2023

Charity no
(if any)

1130646

Set out on pages

1 + 2

(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 **31/12/2023**

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:

PJ. WATSON

Date:

7 April 2024

Name:

PETER WATSON

Relevant professional
qualification(s) or body

MSc. ECONOMICS.

**DIP. ACCOUNTING
OPEN UNIVERSITY**

(if any):

Address:

46, GRANGE RD.
BISHOPS STORTFORD
HERTFORDSHIRE, CM23 5NR

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.

--