

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL AND ALL ANGELS, WATFORD

England & Wales · Charity number 1132010

Details

Other names ST MICHAEL & ALL ANGELS PCC, WATFORD

Status Registered

Legal form Previously excepted

Registered 2009-10-06

Register [View on the Charity Commission register](#)

Contact

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Watford
WD18 7DY

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Religious and community activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£93,003	£89,752	-	-
2024-12-31	£94,882	£98,176	-	-
2023-12-31	£92,356	£99,578	-	-
2022-12-31	£91,822	£104,052	-	-
2021-12-31	£121,798	£102,742	-	-
2020-12-31	£70,352	£75,273	-	-

Trustees

Name	Role	Appointed
Cty Cllr Mark Watkin		2019-12-01
Duncan John Turton		2018-04-23
ELIZABETH WATKIN		2015-04-19
Gillian Sylvia Heath		2017-04-06
Jane Talbot		2020-10-28
Julie Bye		2024-04-24
Mark David Simon		2024-04-24
Paul Chandler		2021-05-26
Simon Andrew Ruxton Fowle		2018-12-01
Stephen Richard Mephram		2020-10-28
Steve Birch		2024-04-24
Sylvia Moring		2017-04-06
Valerie Blacklock		2021-05-26

Accounts

**ST MICHAEL AND ALL ANGELS CHURCH
WATFORD**

Mildred Avenue, Watford WD18 7DY

Annual Report
and
Financial Statements
of the
Parochial Church Council for the year
ended 31st December 2025

Incumbent
Vacant since 1st October 2024

Bank:
Barclays Bank
High Street
Watford
WD17 2BE

Independent Examiner:
Karen Pryse
18 Frankland Road
Croxley Green
WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Annual Report for the Year January to December 2025

FROM THE CHURCHWARDENS

Welcome to this edition of our Annual Report, which I trust you will find interesting, informative and a good reminder of many of the things that we achieved in 2025.

Thank you to everyone for all your help and support throughout the year and to those of you who have contributed to this document.

We give thanks to God for the many blessings we have received throughout 2025. It has been another busy and fruitful year for our church community.

Appointment of a New Vicar

The most significant focus of the year was the preparation of the Parish Profile and the work required to begin the search for a new vicar. A dedicated small team collaborated to produce the profile, and thanks to Elizabeth Talbot's creativity and commitment, it was beautifully and uniquely designed. It was subsequently published in the Church Times, enabling prospective candidates to apply.

Throughout this process, we received invaluable support from Bishop Jane, Archdeacon Charles, Rural Dean Peter, and members of the Diocesan staff.

After three rounds of interviews, we joyfully appointed Fr Kudzayi Bverkerwa on 17 October. We later learned that his installation would take place in February 2026; we very much look forward to welcoming him.

Meanwhile, we were in the extraordinary position of having two priests, Fr Stephen Mephram and Fr Robert Fletcher, taking most of our Sunday Services. Many thanks to both of them for their kindness and consideration. There were other visitors – the Bishop, the Archdeacon and the Rural Dean all took a turn plus Carol Walker (USPG) and Stephen Davidson, a Lay Reader who came to our rescue. Our Jacobite friends continue to worship on two Sundays each month and are generous with help cleaning the church.

Thank you, Lord Jesus, for the many times you have guided us and kept us safe.

Elizabeth Watkin and Valerie Blacklock

WELCOME AND INTRODUCTION FROM THE VICARAGE

I thank God for enabling my family and me to join St Michael and All Angels. We are grateful for the warm welcome we have received and for the strong sense of community we have already experienced. My journey here began with the interview on 11 October 2025, which was a significant and affirming step in discerning God's call to this parish. That journey was beautifully marked by my licensing, installation, and induction on 11 February 2026 truly a special and memorable occasion in the life of both my family and the church.

Although APCM reports are usually annual, I wanted to share some reflections from these first few months since arriving in February. It has been a joy to become part of such a diverse and committed church family. I am especially thankful to Rev Stephen and Rev Robert for helping me understand the rhythms and traditions of the church during this early period.

I have been greatly encouraged by the sense of belonging among members and the willingness of so many to serve. From PCC members, to children's ministry coordinators, food bank volunteers, coffee morning teams, and those involved in home communion, there is a clear and active commitment to the life and mission of the church.

It has also been inspiring to learn about those who have served as churchwardens over the years, faithfully taking on this important and sometimes demanding role. I would like to thank Elizabeth as she steps down for her dedicated leadership, and Mark for his support and sacrifice. We are truly grateful for all you have both given to the life of this church. Mark, thank you again for faithfully supporting Elizabeth behind the scenes we recognise that, as a church, we may have borrowed more of your shared time than expected. So today we gladly release her back to you, though perhaps only temporarily.

Our engagement with the wider community is another great encouragement. The Monday Toddlers group continues to flourish, drawing positive feedback and even families traveling significant distances to attend.

Our connection with St Anthony's Care Home remains a meaningful and valued ministry. The monthly communion service is warmly received by residents and staff, and it is a privilege to share in that fellowship.

As we continue together, I pray that we may be strengthened and equipped for all that God is calling us to do:

"Now may the God of peace equip you with everything good for doing his will... through Jesus Christ." (Hebrews 13:20–21)

Kudzayi Bvekerwa

Vicar: St Michael and All Angels, Watford

CHURCH ACTIVITIES

Children & Young Families Network

Little Micks meets on Monday mornings during term times with between 25 and 35 toddlers plus parents, grandparents and carers.

This is a multi-ethnic activity with other faiths represented. We aim to offer hospitality and support to young families through play and craft activities. This includes some time in the Lady Chapel for a prayer followed by singing - always well supported. We are very dependent on the faithful support of St Michael's members who contribute to a fun time and happy atmosphere. Their Party Day was a riot of colour and smiles and foods.

Third Sunday Church is for a small group of children who meet in the choir vestry during the Sung Eucharist for age-appropriate discussion and activity. This requires two adults who have completed the required levels of safeguarding - not always easy to arrange.

On other Sundays there is an activity table at the back of the church, supervised by a parent or other church member.

Pizza & Chips takes place in the choir vestry on the last Saturday of the month when the children help prepare and rehearse the prayers and readings for All Age Worship the next day. This includes Bible-based games and opportunities for friendship.

The Brownies did their bit very well at both the Lent Lunch, waiting on the tables and at the Christmas Fair, selling their jars of sweeties and spending their own money at many of the stalls.

We welcomed visits from Chater Infants, Laurence Haines and Ascot Road schools at Harvest, Christmas and Lent and we appreciate their interest, involvement and good behaviour.

Gillian Heath

Safeguarding

Safeguarding has evolved significantly in recent years and will continue to do so. This is driven mainly by new risks arising from the widespread use of the internet and social media—threats that did not exist two decades ago—and by the potential impact of artificial intelligence. At the same time, cultural shifts have led the Church of England to acknowledge past failures and show a growing commitment to learning from them.

safeguardingdashboards.org.uk

Safeguarding Sunday, held on November 16th 2025, focused on taking practical steps to create safer church communities, using resources from the Christian charity Thirtyone:eight. We prayed for those affected by abuse and emphasised that safeguarding is a shared responsibility. Father Stephen delivered a powerful address drawn from personal experience, which was deeply appreciated by all in attendance.

We have currently achieved 94% compliance with mandatory requirements, as shown on the Watford, St Michael and All Angels (LEP) Safeguarding Dashboard – Level 3. This is a positive position, recognising that the dashboard is dynamic and designed to support continuous improvement. We are currently awaiting updated safeguarding documentation following changes in the tenancy arrangements for St Michael's hall.

The PCC has fulfilled its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 by complying with the House of Bishops' safeguarding guidance for children and vulnerable adults. Key documents—including "Protecting All God's Children", and "Policy for Safeguarding Adults in the Church of England", are available to anyone on request.

DBS checks have been completed for those required, and the ongoing Church of England online safeguarding training continues. Please see our Church Safeguarding display board for contact numbers, policies and risk assessments.

Our aim for 2026/2027 is to strengthen our focus on safeguarding, with ongoing support and guidance from the Diocesan Safeguarding Team, and to keep it a consistent priority. We will continue to meet all mandatory safeguarding requirements and uphold our strong safer recruitment practices for volunteers.

Jane Talbot

Parish Safeguarding Officer

Music

Our two Organists, Tim Hooper and Dave Deegan, display their different styles of playing as they join us on alternate weeks. The choir manages to find a suitable (and easy) anthem most weeks and welcomed Rebecca who joined the sopranos.

It would be a great pleasure to have more pianists to come in and play, just for pleasure, as it is such a joy to hear.

The organ is hanging on by a couple of threads but one day we shall have to think about overhaul, repair, and restoration. The last quotation for work to be done, was £40K. No doubt, the next one will be much higher.

Events and Community Life and Special Occasions

The Audentior Orchestra performed two concerts for us this year and were well attended.

We were delighted to once again welcome the Australian groups of actors and singers. Their energy, enthusiasm, and joyful performances were greatly appreciated by all the adults, young people and children who attended.

Gifts and Improvements

We were blessed to receive two very special gifts this year.

First, a new altar, which was installed in the Lady Chapel and subsequently blessed.

Second, a generous donation toward new church lighting, which will be carried out in the New Year.

Good Fun Fund Raisers

Our summer fundraiser - the annual quiz - was thoroughly enjoyed and highly successful.

Likewise, the Christmas Fair, our winter fundraiser, was wonderfully attended by many neighbours, including numerous families whose children participate in Little Micks on Mondays. It was heartening to see the church so full and vibrant.

In the Autumn we supported the Herts and Beds Historic Churches charity by walking to visit as many as possible churches (19) to raise £500.

Christmas Fair

Our annual Christmas Fair was a tremendous success. Thanks to the hard work of all involved, it was a joyful occasion that brought together members of the congregation and the wider community. The fair was filled with festive spirit, and its proceeds go towards supporting our church. We are grateful for the support of everyone who participated, donated, and volunteered. We are especially indebted to Warner Brothers Studio Tours, The Grove, Metropolitan Bushey, Morrisons, Hollywood Bowl and individuals who every year support us by giving raffle prizes.

Carol and Crib Services

What a fabulous time of year with the many candles and the children dressing up for their part in the Crib Service! (People had to wait until after all the hustle and bustle of Christmas for the Christingle service.)

Jacobite Syrian Orthodox Church

The church continues to be used by the St. Gregorios congregation on the second and fourth Sundays of each month. Sharing our church space with the JSOC has been a rewarding experience. We value the friendship between our communities and the work they undertake in church, often unseen.

Special Visitors

During the Vacancy we were really lucky to have Bishop Jane Mainwaring, Archdeacon Charles Hudson and Rural Dean Peter Wadell take three of our Sunday morning services which meant that they could see what our congregation is like and how we conduct our service. It also meant that we could see the people who were in charge of the appointment. We also welcomed Catherine Miller who gave us an amazing insight into her role within USPG and also as a priest.

We had another visit from Wesley College Drama group who presented two fantastically lively plays in church. The first was a presentation to children from St Anthony's School which was based on the story of Snow White. The second was 'The Artful' to which our friends and neighbours were invited and who were very appreciative of the standard and abilities of the players and singers of this group of students. With both plays the costumes and props were minimal but the energy was outstanding.

OUR CORE PURPOSES

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the clergy in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for oversight of the leases given to the properties owned by the church, together with the Diocese of St Albans, namely 57 Whippendell Road, Littlebury Hall and St. Michael's Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion.

We seek to enable members of the community to engage with the Christian faith through:

- Worship, prayer and study,
- Provision of pastoral care,
- Missionary and outreach work,
- Support of local organisations.

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the internet in various ways has been very important in 2025.

Annual Parish Meeting and Wardenship

For the first time, our Parish Meeting and APCM were held after the Sunday service. Valerie Blacklock announced that she would not stand again for Churchwarden and was warmly thanked for her unwavering commitment and dedicated service to St Michael's. Elizabeth Watkin also shared that this would be her final year. After the formal proceedings, it was a pleasure to enjoy a meal together.

Safeguarding

Safeguarding remains of utmost importance in all that we do. We are especially fortunate to have Jane Talbot as our Safeguarding Officer. She ensures we all remain up-to-date, informed and compliant with our responsibilities.

Streaming Services

In response to the ongoing needs of our congregation and community, we have continued to stream our church services. This digital platform has allowed us to stay connected with those unable to attend in person, especially during times when mobility or health concerns prevent physical attendance. We are pleased that technology has allowed us to maintain a spiritual presence in the lives of many.

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Ex-officio members

Incumbent	Vacancy
Assistant Priest	The Revd Stephen Mephram (Associate Priest)
Churchwardens	Mrs Elizabeth Watkin Mrs Valerie Blacklock (until May 2025)
Deanery Synod Representatives	Mrs Valerie Blacklock Mr Mark Simon (until May 2025) Mr Philip Gough (from May 2025)

Elected Members

To serve to 2026	Mrs Sylvia Moring (retired), Mr Andrew Kiddle(Co-opted), Mrs Jane Talbot, Mrs Gillian Heath, Mrs Julie Bye
To serve to 2027	Mr Paul Chandler, Mr Duncan Turton, Mr Steve Birch
To serve to 2028	Mr Simon Fowle, Cllr Mark Watkin

Non-trustee officers appointed by PCC

Honorary Treasurer	Mr Duncan Turton
Electoral Roll Officer	Mr Simon Fowle
Safeguarding Officer	Mrs Jane Talbot
Data Controller	Vacant
PCC Secretary	Mr Simon Fowle
Annual Report Compilation	Mrs Julie Bye and Mr Stephen Bye

Non-trustee advisors appointed by PCC

Insurance Advisor	Mr Duncan Turton
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PCC COMMITTEES

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2025

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee (up to June 4th 2025):

Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities.

(A fuller set of terms of reference for the Finance Committee is available on request.)

Estates Committee (up to June 4th 2025):

Attends to matters relating to the fabric of the church, halls, grounds and 57 Whippendell Road and oversees the management of Littlebury Hall, 57 Whippendell Road and St Michael's Hall.

Finance and Estates Committee (from June 4th 2025):

At the PCC meeting on 4th June 2025 it was noted that the membership and agendas of the Finance and Estates Committees overlapped to such an extent that it would seem more practical to merge the two committees together.

Mission Committee:

Supports the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers. It also makes recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

The committee organises events to engage with our local community and organisations associated with St. Michael and All Angels. It manages the catering for parish functions and supports other activities where appropriate.

Children and Young Families Network:

Promotes the understanding of our Christian faith among young people in the age group 0 – 18 years.

COMMITTEE REPORTS

Estates Committee

When we have rain 'from the wrong direction' it is not unusual to have water dripping inside the church; the difficulty is finding where the water got in. A new downpipe at the south-eastern corner was put in place and this stopped the water ingress which was seeping into the Vicar's vestry. We have used two Roofers who have helped by finding loose slates but, unfortunately both of them have retired.

We engaged a company to check the three lightning conductors. The two on the church were passed but the one on St Michaels Hall was not. A quotation for repair, plus scaffolding, was in excess of £40K. A new quotation is being sought.

The Quinquennial Inspection is due in 2026 but we have not made a decision about who should be the surveyor.

The reduction of the crown of the oak tree on Mildred Avenue has been scheduled for Spring 2026.

The heating system was reviewed at the end of the year and it was agreed that we should not invest in any additional, and expensive, heating at this time.

At the end of the year there was the first instalment of new lighting thanks to a donation for this work.

During the Vacancy we looked after the Vicarage and took the opportunity to have the gardens trimmed and the hedge cut back. We were instructed by the Diocesan Office that they would allow a company to operate short-term tenants to occupy the Vicarage over winter. They would act as caretakers thus keeping the building warm and trespassers out. This worked well.

Property Matters

We were saddened by the departure of our excellent tenants at No. 57, but were grateful that the property manager agreed to take over the lettings directly. This transition was handled smoothly and has provided us with a positive commercial rate of income. Toward the end of the year, we were informed of further potential changes to the premises, which we will address in the coming year.

As the lease for the MCCC over St Michael's Hall had expired we sought guidance from our solicitors with the intention of improving the terms of the lease for the benefit of the church or to seek alternative lessees. There have been issues and holdups and expenses that have required a very considerable amount of time and attention. Our hope is that we will receive a higher income and have more groups from the wider community using this building. We are deeply grateful to Valerie Blacklock for her patience and perseverance in taking this forward; thank you so much.

Finance and Estates Committee

At the PCC meeting on 4th June 2025 it was noted that the membership and agendas of the Finance and Estates Committees overlapped to such an extent that it would seem more practical to merge the two committees together.

The first joint meeting was held on 18th June 2025 and subsequent meetings were two-monthly, usually a week before the corresponding PCC meeting.

The activity and discussions of the finance element of the committee are reflected in the Treasurer's report.

Mission Committee

Our focus at St Michael's this year has been largely on nurturing our outreach ministries of service and hospitality, notably through the Wednesday Food Bank and Little Micks Toddlers' Church on Monday mornings.

We have maintained our support under Mission & Charitable Giving of the following agencies

The Trussell Trust

Watford Town Centre Chaplaincy

Herts & Middlesex Wildlife Society

Mission Aviation Fellowship

Alzheimer's Society

United Society Partners in the Gospel

(details of our financial support appear elsewhere in the Annual Report)

Apart from supporting these agencies financially we have tried to maintain up to date publicity, often with prayer material, and each has been regularly prayed for in the Sunday intercessions.

In September we were pleased to welcome a speaker from USPG and we hope to invite speakers on a regular basis.

The PCC has agreed that the Committee's terms of reference should be revised and this is on the Committee's agenda.

Gillian Heath

Social Committee

The social committee is charged with providing entertainment and fundraising for the church family. We are a small group who welcome suggestions from members of the congregation for events.

During the year our fundraising events were Lent Lunch, a Quiz and The Christmas Fair.

The Lent Lunch as usual was a platform for some of The Brownies to work towards their Take Action badge that demonstrates their commitment to Charity, Lending a Hand and Doing a Good Turn. They are a delight to have with us. Their leaders support them and are not averse to helping where necessary for which we are most grateful. All proceeds from this event go to charitable giving. We raised £285 when combined with Norna's sale and raffle that was donated to Watford Women's Centre.

The Quiz raised £840 for church funds. We are indebted to Chris and June Jones who ran the quiz again this year and the companies and individuals who donated raffle prizes. A very enjoyable evening was had by all.

The Christmas Fair exceeded all expectation this year raising £2124. We received raffle prizes from Warner Bros, The Grove, Wetherspoons, Watford Football Club, Beckenscot Village and Hollywood Bowl. Many thanks to the members of the congregation who donated so generously so we could stock the various sideshows and serve delicious lunches.

We are most grateful for all the help freely given by members of the congregation to make these events successful and enjoyable.

Valerie Blacklock

OTHER ACTIVITIES

Faith Share

Faith Share is a group, currently of up to eight members, who meet fortnightly in each other's homes - to share their faith.

It began as a Lent Group in 2025 and has continued to meet regularly. Biblically-rooted and non-academic, its aim is to provide a safe space where we can share our faith openly and honestly, with its ups and downs, learning from and affirming each other.

Definitely user-friendly and new members always welcome! Meetings last for not more than an hour, followed by tea and cake.

Martin Heath

Wednesday Morning Coffee

Our Wednesday coffee mornings continue to attract a good number of people who enjoy chatting about a myriad of different topics from the sublime to the ridiculous. If you are intrigued do join us. Sometimes we have people wanting to have a look inside our beautiful church, other times we have people in need of comfort or advice. Whatever their reason for entering everyone is given a warm welcome and despite no Pastoral Team member being present since October appropriate help is offered.

Food Bank

This service is a vital lifeline for many people within our community. We operate a distribution centre for Watford Foodbank, The Trussell Trust, and it is not unusual to have 10 or so people on a busy day. We are so pleased that Ed joined the team and is the administrator ably supported by Ruth, Valerie, and Francoise. More helpers would be very welcome, especially at the opening time as a safeguarding measure for our clients and for us. As an additional service we are able to give out toiletries, e.g. detergent, toilet rolls and sanitary products that have generously been given by members of the congregation; a big thank you to everyone who has contributed, especially when a last minute plea has gone out.

Deanery Synod

Over the past year, the Deanery Synod has continued to play an important role in supporting the mission and ministry of parishes within the Church of England at a local level. We have attended meetings and contributed to discussions on a range of issues affecting both our deanery and the wider Church.

Synod meetings have included updates from the Diocese and General Synod, helping parishes stay informed about developments across the Church of England. Key areas of focus this year at the meetings we have been able to attend included:

Parish Finance and Parish Share: Addressing ongoing financial pressures and promoting stewardship and generosity. There was an update on Diocesan finances before a presentation to explain the mechanism of calculation of Parish Share followed by a lively debate. Our Parish Share remains as before albeit with a small reduction during the vacancy.

Listening and responding: This exercise was used to find out the different priorities that participants see within their local community, church and their own faith.

The Deanery Synod continues to provide a valuable forum for collaboration, enabling parishes to share experiences, resources, and encouragement. Joint services, training opportunities, and mission initiatives have helped to strengthen relationships across the deanery.

Anyone wishing to see the minutes of the meetings please contact Valerie although they do tend to be sparse!

Please continue to pray for the work of the Deanery Synod, for our clergy and lay leaders, and for the ongoing mission of the Church of England in our communities.

2026 sees the start of a new 3-year cycle for representatives so if anyone wishes to become a rep please speak to Simon for a nomination form. There are 4 meetings each year in various locations around the deanery. PCC membership is automatic for each representative. *Valerie Blacklock and Phil Gough, Deanery Synod Representatives.*

MISSION ACTION PLAN

1. Introduction

Our Diocese of St Albans encourages us in mission through Living God's Love, attending to the three areas of:

Going Deeper into God
Making New Disciples
Transforming Communities

The practical method we are encouraged to use is Mission Action Planning, in which practical and achievable goals are set out. The proposals are, in the main, moving forward with work we already do, and aiming to involve more people in it. The plan is one which can involve a wide range of members of the congregation. Members of St Michael's are encouraged to think and pray deeply about the plan, and how they can give their support.

2. The Mission Action Plan

2.1 To encourage younger members and families in their faith journeys through First Sunday Worship, Children's Church, Little Mick's, and liaison with local schools.

2.2 To work towards becoming a "Dementia Friendly Church".

2.3 To work towards Eco Church status and become more environmentally conscious in our decision making.

2.4 to encourage Church members to realise their own ministries.

2.5 To work towards a wider and more inclusive involvement by church members in the life of St Michaels – in worship, ministry, the PCC and its committees.

2.6 To provide new opportunities for growth in Christian understanding and spirituality by finding and developing opportunities for study and nurture groups.

2.7 To extend our commitment to community and neighbourhood relations.

2.8 To engage with the wider Christian community in Watford.

2.9 To encourage greater support for local mission.

2.10 To encourage deeper knowledge and engagement with the world beyond itself.

2.11 To develop our use of livestreaming to enable worship for people unable to come to Church.

2.12 To develop our website and social media presence as means of reaching out to people living in our Parish but in areas far away from the Church.

This plan continued through 2025 and is referred to as a guide for work-in-progress.

ELECTORAL ROLL

After the complete revision of the Electoral Roll in May 2025 there were 68 on the Roll, as certified to the Diocese. The 68 comprised 45 Residents and 23 non-Residents.

During the year we gained one new member but we also lost six so, as at 31st December 2025, the Roll had reduced to 63, of which 46 were Resident and 17 non-Resident.

The Roll will be open for new applications and revision from 12th April 2026, closing on 3rd May 2026. It will then re-open after the Annual Parochial Church Meeting on 17th May 2026.

Simon Fowle
Parish Electoral Roll Officer

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford (Charity Commission Registration Number 1132010).

Introduction

The Parochial Church Council presents the Report and accounts of St Michael and All angels, Watford for the year ended 31 December 2025.

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

These have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000.

TREASURER'S REPORT

Our overall funds have increased during 2025 to £88,890 from £86,172 in 2024. Total incoming funds were £93,003. That is a slight decrease on the 2024 figure of £94,882.

Our main sources of regular income were:

1. Rental income (St Michael's Hall, Littlebury Hall, and the Curate's House) - £51,755 (2024: £50,734). This is now more than half our total income.
2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) £32,278 – (2024: £34,526). This accounts for just over a third of income.

Our total expenditure ("Resources used"), was £89,752 (2024: £98,176). The main reason for this fall was that our Parish Share was reduced whilst the church was in vacancy. The 2026 Parish Share payment will revert to normal levels. Our biggest item of expenditure remains the Parish Share which was slightly over 50% of outgoings.

We had bank and deposit balances of £55,798 at 31st December 2025

The Future

For some years I have said that 2026 will be the time I step down as Treasurer. Well, I'm afraid you are stuck with me for a bit longer!

It is well-known that we have made strenuous and indeed expensive efforts to maximise our resources. After many years of hard work on the part of many, that work should now come to completion. We are in a position to say that we really do anticipate market rates on our buildings. Perhaps it has not always been clear why we have done so. The fact is that were PCC ever to ask the Diocese for money the first thing they would have said in reply would be that we need to maximise our own resources. We are now doing so - not in the interest simply of PCC but in the interests of the strength of the church as a whole.

So what now? I am reminded of my own favourite passage in the Bible – 2Kings5. It's not one of the better-known passages of the Bible. It should be. In about a page and a half it has everything – captured slave girls, acts of tremendous faith, miracles and a shock twist ending.

It tells the story of Naaman's healing by Elisha and the bad faith of Geheze. After healing Naaman's leprosy Elisha refuses the offer of money and gifts instead asking Naaman to return to Syria, keep worshipping God and find more members for the church. Well, I assume that Elisha would have had to pay his bills somehow. But I think that a really understated part of 2Kings5 is that Elisha sees value in the bigger church beyond his own wealth. Likewise PCC is not about money for the sake of it, it is about a stronger church in Watford and also the wider area now and for those who follow us.

Any church evolves – for example for some time now our work with children has meant that more people are now in our Church on a Monday than a Sunday. The best thing now for our money is to grow our church.

Duncan Turton
Treasurer

BALANCE SHEET

Parochial Church Council of St Michael and All Angels Watford			
		2025	2024
Balance Sheet as at 31 December 2025	Note	£	£
<u>Fixed Assets</u>			
<u>Tangible Fixed Assets</u>			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property - Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
<u>Investment Assets</u>	4c	14,818	15,351
		32,458	32,991
<u>Current Assets</u>			
Debtors and Prepayments		634	927
Short Term Deposits		42,158	40,333
Cash at Bank and at Hand		13,640	11,921
		56,432	53,181
Sundry Creditors and Accruals		0	0
Liabilities Sundry Creditors and Accruals		0	0
Net Current Assets		56,432	53,181
<u>Net Assets</u>	11	88,890	86,172
<u>Funds</u>			
<u>Unrestricted</u>			
General Funds		83,060	79,794
Major Works Fund		1,087	1,651
Flower Fund		361	361
Vicar/Churchwarden's Emergency Fund		916	916
Organ Fund		245	245
		85,669	82,968
<u>Restricted</u>			
Major Works Fund		642	642
General Fund		2,579	2,562
		3,221	3,204
		88,890	86,172
Approved by the Parochial Church Council on ____ 2026			
Signed			
Mrs E Watkin, Churchwarden			

FINANCIAL ACTIVITIES

Parochial Church Council of St Michael and All Angels Watford						
Statement of Financial Activities for the year ended 31 December 2025						
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
Incoming Resources						
Incoming Resources from Donors	2a	32,278	0	0	32,278	34,526
Other Voluntary Incoming Resources	2b	4,866	0	0	4,866	4,371
Income from charitable and ancillary trading	2c	53,435	0	0	53,435	53,253
Other ordinary incoming resources	2d	0	0	0	0	0
Income from investments	2e	2,424	0	0	2,424	2,732
Vicar and Churchwardens fund	2e	0	0	0	0	0
Total Incoming Resources		93,003	0	0	93,003	94,882
Resources Used						
Grants	3a	2,660	0	0	2,660	0
Activities Directly relating to the work of the church	3b	74,078	0	0	74,078	85,208
Generating Funds and Publicity	3c	1,099	0	0	1,099	0
Church Management and administration	3d	11,915	0	0	11,915	12,968
Total Resources Used		89,752	0	0	89,752	98,176
Net Incoming Resources		3,251	0	0	3,251	(3,294)
Unrealised Gains/(losses) on investments		14	(564)	17	(533)	352
Net Movements in Investments		14	(564)	17	(533)	352
Net Movements in Funds		3,265	(564)	17	2,718	(2,942)
Balances Carried Forward at 31/12/24		79,794	3,174	3,204	86,173	89,115
Balances Carried Forward at 31/12/25		83,060	2,610	3,221	88,891	86,173

FINANCIAL NOTES

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2025							
		Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	<u>Incoming Resources</u>						
2a	Incoming Resources from donors						
	Planned Giving and collections at services		19,923			19,923	25,694
	Tax Recovered (Gift Aid)		5,253			5,253	6,756
	Missions/charitable giving		0			0	0
	Grants towards Quinquennial repair costs		0			0	0
	Grant towards War Memorial refurbishment		0			0	0
	Donations - General		7,102		0	7,102	2,076
	Donations – Flower Fund		0	0		0	0
			32,278	0	0	32,278	34,526
2b	Other Voluntary incoming Resources						
	Legacies	6	1,000			1,000	502
	Fair, Market and other fund raising		3,866			3,866	3,869
			4,866	0	0	4,866	4,371
2c	Income from Charitable and ancillary trading						
	Sword Magazine		0			0	0
	Rental Income from Curate's House	7	23,546			23,546	24,023
	Funeral and Wedding Fees		523			523	2,439
	Church Hire Fees		4,804			4,804	4,141
	Littlebury Hall – Lettings		12,872			12,872	12,070
	St Michael's Rent		10,500			10,500	10,500
	Other income – sale of assets		1,190			1,190	80
			53,435	0	0	53,435	53,253
2d	Other Ordinary Incoming Resources						
	Insurance Claims		0			0	0
	Recoverable VAT		0			0	0
			0	0	0	0	0
2e	Income from investments						
	Church		2,424		0	2,424	2,732
	Vicar/Churchwardens Fund		0			0	0
			2,424	0	0	2,424	2,732
	Total Incoming Resources		93,003	0	0	93,003	94,882

Parochial Church Council of St Michael and All Angels Watford

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

	Resources Used	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
3a	Grants						
	Missions at home and abroad and charitable giving		2,660			2,660	0
			2,660	0	0	2,660	0
3b	Activities directly relating to the work of the church:						
	Ministry Diocesan Quota		45,572			45,572	51,022
	Ministry Clergy Expenses		1,018			1,018	1,027
	Curate house expenses		1,116			1,116	852
	Church Running Expenses inc Cleaning		12,785			12,785	14,447
	Insurance – Church		6,120			6,120	5,545
	Repairs and Maintenance		1,509			1,509	1,655
	Music		3,001			3,001	2,744
	Sanctuary Expenses		412			412	1,275
	Children's Church and Youth work		269			269	299
	Purchase of flowers		0	0		0	0
	Littlebury Hall expenses		583			583	2,832
	Sword Magazine, Messenger and See Round		0			0	0
	Organ repairs		503			503	487
	Major Church Repairs: Quinquennial		0			0	420
	Costs of War Memorial		0			0	0
	Church Gardening Expenses		1,190			1,190	1,410
	Parochial Fees Payable to DBF		0			0	1,193
			74,078	0	0		85,208
3c	Generating Funds and Publicity		1,099			1,099	0
			1,099	0	0	1,099	0
3d	Church management and admin						
	Printing, copying and stationery inc. maintenance of copier		179			179	2,198
	General expenses		11,736			11,736	10,770
	Depreciation		0		0	0	0
			11,915	0	0	11,915	12,968
	Total Resources Used		89,752	0	0	89,752	98,176

Parochial Church Council of St Michael and All Angels Watford

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

		Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
4	Fixed Assets for use by the PCC					
4a	Tangible Assets					
	Tangible Fixed Assets at Cost	17,640			17,640	17,640
	Functional freehold properties					
	It is not considered appropriate to make a provision for these assets					
4b	Equipment, Fixtures and fittings	0			0	0
	See note 8	17,640	0	0	17,640	17,640
4c	The investments comprise the following:	375 CBF Fixed Interest Securities Fund – Income shares	610 CBF Investment Fund Income Shares	461 CBF Fixed Interest Securities Fund – Income Shares		
		General	Designated	Restricted	Total	Total
	Investments (value at 31/12/25)	573	13,541	704	14,818	15,351

5	<u>Remuneration and Expenses</u>		
	<u>Members of the Church Council/Connected Persons:</u>		
	Zero payment in 2025.		
6	<u>Legacies pending</u>		
	No legacies pending.		
7	<u>57 Whippendell Road</u>		
	The property has been, since February 2022, let out at a commercial rate. There are no arrears as at year end 2025.		
8	<u>Equipment Fixtures and Fittings</u>		
	Net Balance 1/1/2025	0	
	Additions	0	
	Depreciation	-	
	Net Balance 31/12/2025	0	
9	<u>Contingent Liability</u>		
	There are no contingent liabilities		
10	<u>Insurance</u>		
	Properties are insured on a replacement basis for the sums indicated – the sums relate to the 2025 insurance policies:		
	St Michael's Church, Mildred Avenue/Durban Road, Watford		£21,210,000.00
	Littlebury Hall, Mildred Avenue, Watford		£479,099.00
	57 Whippendell Road, Watford		£454,099.00
	St Michael's Hall, Durban Road		£635,993.00
11	<u>Analysis of Net Assets</u>		
	Fixed Assets		
	Properties	17,640	
	Investments	14,818	
	Equipment, fixtures and fittings	0	
	Current Assets	56,432	
		88,890	
	Less		
	Current Liabilities	-	
	Net Assets	88.890	

INDEPENDENT EXAMINER'S REPORT

The report of the Independent Examiner to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - a. to keep accounting records in accordance with section 130 of the Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ms Karen Pryse
Croxley, Herts.
March 2026

Accounts

ST MICHAEL AND ALL ANGELS CHURCH

WATFORD

Mildred Avenue, Watford WD18 7DY

Annual Report

and

Financial Statements

of the

Parochial Church Council for the year

ended 31st December 2024

Incumbent

The Revd Dr Geoffrey Calvert to 30th September 2024

Bank:

Barclays Bank

High Street

Watford

WD17 2BE

Independent Examiner:

Karen Pryse

18 Frankland Road

Croxley Green

WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Watford
Annual Report for the Year January to December 2024

WELCOME AND INTRODUCTION FROM THE CHURCHWARDENS

We welcome you to the annual report for 2024.

As Churchwardens we took on our responsibilities for the incumbent and the congregation with a new sense of purpose knowing that we would be saying goodbye to Fr. Geoff in September.

Fr. Geoff made his mark on our church over the fifteen years he served us in many ways. He will especially be remembered for being one of the instigators of Toddler Church that has grown exponentially in the last few years during which he was supported by Jane Talbot and Gillian Heath. His technical knowledge and skill came into its own during Covid and has since kept the congregation connected. It was wonderful to see so many of his friends and colleagues in church at his retirement lunch - a testament to the esteem in which he was held within the community.

We are extremely grateful for the support we have received since Fr. Geoff retired as we navigated our way through the first three months of the vacancy and thank all who have contributed to the life and work of our church this year. We are very appreciative of the enthusiasm with which Fr. Stephen has stepped in to lead our worship by conducting our Sunday morning services taking away the responsibility from us to find a locum priest every week.

Towards the end of 2024 we welcomed Robert Fletcher into the congregation and quickly found out that he was a retired vicar who offered to help Fr. Stephen in 2025. We look forward to his ministry.

As we approach the coming year we are excited about the opportunities for growth, service, and fellowship that await us. We continue to be grateful for the faith, support, and generosity of everyone involved in our church community.

May God continue to bless each and every one of us and guide us all as we strive to serve Him and others in new and meaningful ways.

Elizabeth Watkin and Valerie Blacklock

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the clergy in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for oversight of the leases given to the properties owned by the church, namely 57 Whippendell Road, Littlebury Hall and St. Michael's Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion.

We seek to enable members of the community to engage with the Christian faith through:

Worship, prayer and study,
Provision of pastoral care,
Missionary and outreach work,
Support of local organisations.

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the internet in various ways has been very important in 2024.

Safeguarding

Since stepping into the role of PSO at St Michael's, the significance of safeguarding has become even more evident. I won't lie – the challenge of the role initially felt overwhelming, especially without an incumbent to share concerns or discuss issues in confidence. However, I must say that the Diocesan Safeguarding team has been incredibly supportive, and our wardens have always been there to talk to.

The PCC has adhered to the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, ensuring compliance with the House of Bishops' safeguarding guidance for children and vulnerable adults. Key documents, including "Protecting All God's Children", "Policy for Safeguarding Adults in the Church of England", and "Promoting a Safer Church", have been provided to PCC members and are available to all on request.

DBS checks have been completed for those required, and the ongoing Church of England online safeguarding training continues. The PCC has reviewed its safeguarding policies for both children and vulnerable adults in line with updated guidance. Please see our Church Safeguarding display board for contact numbers, policies and risk assessments.

Our aim for 2025/2026 is to further develop safer volunteer recruitment in the Parish. Please see the Safeguarding Board for role descriptions and the process for becoming a volunteer.

Jane Talbot
Parish Safeguarding Officer

Ministry

Until 30th September Fr. Geoff was supported and assisted in ministry by colleagues, both ordained and lay, the Revd Stephen Mephram as Associate Priest, and Bridget Russell-Calvert as Reader.

Since 1st October Revd Stephen Mephram has benefited from ongoing support given by Dr Martin Heath, Emeritus Reader, and members of the congregation who engage in pastoral care.

REVIEW OF THE YEAR

Vicar's Retirement

This year marked a significant moment in the life of our church as Fr. Geoff retired in September. We express our deepest gratitude for his fifteen years of dedicated service, guidance, and spiritual leadership. With Fr. Geoff's retirement we also said goodbye to Bridget who not only was a supportive wife to him but also a Lay Reader and our Safeguarding Officer. We thank her for her dedication and wish them both the very best and pray for God's continued blessings on their journey. Father Geoff's retirement lunch was one of the highlights of the year being an event that saw over 100 people of all faiths and aspects of our community come together to wish him well.

Monthly sales

At the end of the year we celebrated and thanked Norma Twitchen for over 40 years' service given to the church in running our end of month sales. While she and Sylvia Moring started these sales together Norma has for many years been the driving force and has raised thousands of pounds for general church funds.

Streaming Services

In response to the ongoing needs of our congregation and community, we have continued to stream our church services. This digital platform has allowed us to stay connected with those unable to attend in person, especially during times when mobility or health concerns prevent physical attendance. We are pleased that technology has allowed us to maintain a spiritual presence in the lives of many.

Lent Lunch

Once again we were joined by girls from the 17th Watford Brownies and their leaders augmented by a couple of very enthusiastic Rainbows with strong links to our church to make our Lent Lunch an enjoyable community event. The funds from this event go into our charitable giving fund. Thank you to everyone who helped in advance and on the day.

Quiz

Fast becoming an annual fixture in June we welcomed ninety people to exercise their brains and enjoy supper together. We are very grateful to Barry and Shelley Freedman for giving their time as quizmaster and scorekeeper. Thanks also to the social committee members who came together to make the event a success.

NuWorks Theatre Group Visit

On 30th June we were thrilled to host this extremely talented drama group that brought a unique cultural experience to our church. Their performance was a memorable event and we were pleased to see so many people from the community come together to enjoy the show. It was a wonderful reminder of the power of the arts to unite and inspire. We are indebted to them that they perform for free and allow us to keep the proceeds of donations for our general church funds.

Wesley College Melbourne Music Group Visit

In September we were pleased to welcome this talented music group that gave a concert to which we were able to invite some local schools to extend our community presence. In the event St. Anthony's Primary School attended and thoroughly enjoyed the experience.

Professional Music Concerts

The Audentior Orchestra continues to hire the church for rehearsals and concerts throughout the year adding to our general funds. Their concerts are an opportunity to showcase extraordinary talent and the facilities we have to offer.

JSOC

The church continues to be used by the St. Gregorios congregation of The Jacobite Syrian Orthodox Church on the second and fourth Sundays of each month. Sharing our church space with the JSOC has been a rewarding experience. We value the friendship between our communities and the work they undertake in church, often unseen.

Special Visits

On 17th October the PCC and members of the congregation met with Jane, Bishop of Hertford and Peter Waddell our Rural Dean to discuss the future of St. Michael's and the process by which a new vicar would be appointed. It was laid down that we should have a Parish Profile in place by February 2025 with a view to advertising the vacancy in

March. Shortlisting and interviewing to be scheduled in April. We were advised that it may be September 2025 before a new vicar would be in post.

In December we were very fortunate to welcome Jane, Bishop of Hertford to officiate at our All Age Advent Sunday service when the children of the church took on leading roles. Bishop Jane was extremely impressed by their enthusiasm and thoughtfulness. We wish to express our thanks to Jane Talbot for her continued work in preparing the children for these services.

We welcomed Peter Waddell, our Rural Dean, to officiate on Sunday 15th December. Both these occasions were an important opportunity for the congregation to meet those who make decisions beyond parish life.

Christmas Fair

Our annual Christmas Fair was a tremendous success. Thanks to the hard work of all involved, it was a joyful occasion that brought together members of the congregation and the wider community. The fair was filled with festive spirit, and its proceeds go towards supporting our church. We are grateful for the support of everyone who participated, donated, and volunteered. We are especially indebted to Warner Brothers Studio Tours, The Grove, Metropolitan Bushey, Morrisons, Hollywood Bowl and individuals who every year support us by giving raffle prizes.

Christmas

This year our Carol Service took on a whole new image when we had Carols by Candlelight for the first time. The church looked magical with candles and fairy lights. We also had some of the music provided by a very talented string quartet from Watford Boys Grammar School that added to the atmosphere.

On Christmas Eve we held our Crib service that was a lively event as the younger children of the parish participated in reenacting the Christmas story.

Valerie Blacklock and Elizabeth Watkin

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Ex-officio members

Incumbent	The Revd Dr Geoffrey Calvert (Chairman) to 30 th September
Licensed Ministers	The Revd Stephen Mephram (Associate Priest) Mrs Bridget Russell-Calvert (Reader) to 30 th September
Churchwardens	Mrs Elizabeth Watkin Mrs Valerie Blacklock
Deanery Synod Representatives	Mrs Valerie Blacklock Mr Mark Simon

Elected Members

To serve to 2025	Mr Simon Fowle, Cllr Mark Watkin
To serve to 2026	Mrs Sylvia Moring, Mrs Jane Talbot, Mrs Gillian Heath, Mrs Julie Bye
To serve to 2027	Mr Paul Chandler, Mr Duncan Turton, Mr Steve Birch

Non-trustee officers appointed by PCC

Honorary Treasurer	Mr Duncan Turton
Electoral Roll Officer	Mr Simon Fowle
Safeguarding Officer	Mrs Bridget Russell-Calvert to 30 th September, Mrs Jane Talbot from 1 st October
Data Controller	The Revd Geoffrey Calvert to 30 th September
PCC Secretary	Mr Simon Fowle
Annual Report Compilation	Mrs Julie Bye and Mr Stephen Bye

Non-trustee advisors appointed by PCC

Insurance Advisor	Mr Duncan Turton
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COMMITTEES

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2024.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Vicar, the Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee:

- Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities.

(A fuller set of terms of reference for the Finance Committee is available on request)

Estates Committee:

- Attends to matters relating to the fabric of the church, halls, grounds and 57 Whippendell Road
- Oversees the management of Littlebury Hall, 57 Whippendell Road and St Michael's Hall.

Mission Committee:

- Seeks to foster support for the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers;
- To make recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

- The committee fosters contact with all organisations associated with St. Michael and All Angels, providing catering for parish functions and supports other activities where appropriate

Children and Young Families Network:

- Fosters Christian growth among young people in the age group 0 – 18 years.

MISSION ACTION PLAN (under review)

1. Introduction

Our Diocese of St Albans encourages us in mission through Living God's Love, attending to the three areas of:

Going Deeper into God

Making New Disciples

Transforming Communities

The practical method we are encouraged to use is Mission Action Planning, in which practical and achievable goals are set out. The proposals are, in the main, moving forward with work we already do, and aiming to involve more people in it. The plan is one which can involve a wide range of members of the congregation. Members of St Michael's are encouraged to think and pray deeply about the plan, and how they can give their support.

2. The Mission Action Plan

2.1 to encourage younger members and families in their faith journeys through First Sunday Worship, Children's Church, Little Mick's, and liaison with local schools.

2.2 to work towards becoming a "Dementia Friendly Church".

2.3 to work towards Eco Church status and become more environmentally conscious in our decision making.

2.4 to encourage Church members to realise their own ministries

2.5 to work towards a wider and more inclusive involvement by church members in the life of St Michaels – in worship, ministry, the PCC and its committees.

2.6 to provide new opportunities for growth in Christian understanding and spirituality by finding and developing opportunities for study and nurture groups.

2.7 to extend our commitment to community and neighbourhood relations

2.8 to engage with the wider Christian community in Watford

2.9 to encourage greater support for local mission

2.10 to encourage deeper knowledge and engagement with the world beyond itself.

2.11 to develop our use of livestreaming to enable worship for people unable to come to Church

2.12 to develop our website and social media presence as means of reaching out to people living in our Parish but in areas far away from the Church

ELECTORAL ROLL

After the revision of the Electoral Roll in May 2024 there were 68 on the Roll.
The 68 comprised 44 Residents and 24 non-Residents.

During the year we gained one new member but also lost one so, as at 31st December 2024, the total remained at 68, of which 45 were Resident and 23 non-Resident,

There will be a complete revision of the Electoral Roll in 2025 and the Roll will re-open for new applications after the Annual Meeting.

Simon Fowle
Parish Electoral Roll Officer

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford (Charity Commission Registration Number 1132010).

Introduction

The Parochial Church Council presents the Report and accounts of St Michael and All angels, Watford for the year ended 31 December 2024.

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000

TREASURER'S REPORT 2024

Our overall funds have decreased during 2024 from £89,114 to £86,172. Total incoming funds were £94,882. That is a slight increase on the 2023 figure of £92,356.

Our main sources of regular income were:

1. Rental income (St Michael's Hall, Littlebury Hall, and the Curate's House) - £46,593 (2023: £41,158)
2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) £34,526 – (2023: £35,707).

Our total expenditure ("Resources used"), was £98,176 (2023: £99,578)

Our biggest item of expenditure remains the Diocesan Quota, which in 2024 was £51,022. This is lower than in previous years as the parish has been in vacancy since October 2024. We expect to pay less parish share in 2025, and payments will be lower until the vacancy is filled.

We had bank and deposit balances of £52,254 at 31st December 2024.

The Future

I am now entering my final stages as Treasurer – I step down at the end of 2026. The end is not yet in sight though! At the point I step down I will have been Treasurer for 10 years. Whoever it is writes and presents the 2026 accounts will I hope also last for a decade in what is a truly interesting and rewarding role.

When I started my most immediate concern, shared by finance committee, was that at a PCC we were not maximising the resources available to us. All this time later we are now at a stage where income from our resources has likely been maximised, or soon will be. If this church is to seek further income it will be in the form of larger sums – significant donations, grants or legacies for example.

The other option of course is to increase the size of the congregation, a challenging task.

A significant change during my time as Treasurer has, of course, been the rise of online giving. A trend that is plainly not going to revert. St Michael and All Angels, in common with most other churches, is a member of the Parish Giving Scheme. We now in fact receive very few donations by old fashioned standing orders. I encourage everyone to look at PGS which is now the preferred way of donating.

Duncan Turton
Treasurer

BALANCE SHEET

Parochial Church Council of St Michael and All Angels Watford			
		2024	2023
Balance Sheet as at 31 December 2024	Note	£	£
<u>Fixed Assets</u>			
<u>Tangible Fixed Assets</u>			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property - Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
<u>Investment Assets</u>	4c	15,351	14,999
		32,991	32,639
<u>Current Assets</u>			
Debtors and Prepayments		927	843
Short Term Deposits		40,333	38,300
Cash at Bank and at Hand		11,921	17,332
		53,181	56,475
Sundry Creditors and Accruals		0	0
Liabilities Sundry Creditors and Accruals		0	0
Net Current Assets		53,181	56,475
<u>Net Assets</u>	11	86,172	89,114
<u>Funds</u>			
<u>Unrestricted</u>			
General Funds		79,794	80,966
Major Works Fund		1,651	3,323
Flower Fund		361	361
Vicar/Churchwarden's Emergency Fund		916	916
Organ Fund		245	245
		82,968	85,811
<u>Restricted</u>			
Major Works Fund		642	642
General Fund		2,562	2,661
		3,204	3,303
		86,172	89,114
Approved by the Parochial Church Council on 19th March 2025			
Signed			
Mrs E Watkin, Churchwarden			

FINANCIAL ACTIVITIES

Parochial Church Council of St Michael and All Angels Watford						
Statement of Financial Activities for the year ended 31 December 2024						
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
<u>Incoming Resources</u>						
Incoming Resources from Donors	2a	34,526	0	0	34,526	35,707
Other Voluntary Incoming Resources	2b	4,371	0	0	4,371	3,311
Income from charitable and ancillary trading	2c	53,253	0	0	53,253	49,667
Other ordinary incoming resources	2d	0	0	0	0	1,833
Income from investments	2e	2,732	0	0	2,732	1,838
Vicar and Churchwardens fund	2e	0	0	0	0	0
Total Incoming Resources		94,882	0	0	94,882	92,356
<u>Resources Used</u>						
Grants	3a	0	0	0	0	3,010
Activities Directly relating to the work of the church	3b	85,208	0	0	85,208	89,321
Generating Funds and Publicity	3c	0	0	0	0	0
Church Management and administration	3d	12,968	0	0	12,968	7,247
Total Resources Used		98,176	0	0	98,176	99,578
Net Incoming Resources		(3,294)	0	0	(3,294)	(7,222)
Unrealised Gains/(losses) on investments		2,122	(1,672)	(99)	352	1,263
Net Movements in Investments		2,122	(1,672)	(99)	352	1,263
Net Movements in Funds		(1,172)	(1,672)	(99)	(2,942)	(5,959)
Balances Carried Forward at 31/12/23		80,966	4,846	3,303	89,115	95,073
Balances Carried Forward at 31/12/24		79,794	3,174	3,204	86,173	89,114

FINANCIAL NOTES

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2024							
	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2024 Total Funds	2023 Total Funds	
Incoming Resources							
2a	Incoming Resources from donors						
	Planned Giving and collections at services	25,694			25,694	26,349	
	Tax Recovered (Gift Aid)	6,756			6,756	7,139	
	Missions/charitable giving	0			0	0	
	Grants towards Quinquennial repair costs	0			0	0	
	Grant towards War Memorial refurbishment	0			0	0	
	Donations - General	2,076		0	2,076	2,219	
	Donations – Flower Fund	0	0		0	0	
		34,526	0	0	34,526	35,707	
2b	Other Voluntary incoming Resources						
	Legacies	6	502		502	0	
	Fair, Market and other fund raising		3,869		3,869	3,311	
			4,371	0	4,371	3,311	
2c	Income from Charitable and ancillary trading						
	Sword Magazine		0		0	0	
	Rental Income from Curate's House	7	24,023		24,023	21,210	
	Funeral and Wedding Fees		2,439		2,439	2,982	
	Church Hire Fees		4,141		4,141	5,310	
	Littlebury Hall – Lettings		12,070		12,070	9,448	
	St Michael's Rent		10,500		10,500	10,500	
	Other income – sale of assets		80		80	217	
			53,253	0	53,253	49,667	
2d	Other Ordinary Incoming Resources						
	Insurance Claims		0		0	0	
	Recoverable VAT		0		0	1,833	
			0	0	0	1,833	
2e	Income from investments						
	Church		2,732	0	2,732	1,838	
	Vicar/Churchwardens Fund		0		0	0	
			2,732	0	2,732	1,838	
	Total Incoming Resources		94,882	0	94,882	92,356	

Parochial Church Council of St Michael and All Angels Watford
Notes to the Financial Statements for the year ended 31 December 2024 (Continued)

	<u>Resources Used</u>	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
3a	Grants						
	Missions at home and abroad and charitable giving		0			0	3,010
			0	0	0	0	3,010
3b	Activities directly relating to the work of the church:						
	Ministry Diocesan Quota		51,022			51,022	52,737
	Ministry Clergy Expenses		1,027			1,027	944
	Curate house expenses		852			852	838
	Church Running Expenses inc Cleaning		14,447			14,447	9,401
	Insurance – Church		5,545			5,545	5,313
	Repairs and Maintenance		1,655			1,655	6,518
	Music		2,744			2,744	2,333
	Sanctuary Expenses		1,275			1,275	637
	Children's Church and Youth work		299			299	197
	Purchase of flowers		0	0		0	0
	Littlebury Hall expenses		2,832			2,832	2,472
	Sword Magazine, Messenger and See Round		0			0	0
	Organ repairs		487			487	2,126
	Major Church Repairs: Quinquennial		420			420	2,660
	Costs of War Memorial		0			0	0
	Church Gardening Expenses		1,410			1,410	1,502
	Parochial Fees Payable to DBF		1,193			1,193	1,643
			85,208	0	0	85,208	89,321
3c	Generating Funds and Publicity		0			0	0
			0	0	0	0	0
3d	Church management and admin						
	Printing, copying and stationery inc. maintenance of copier		2,198			2,198	323
	General expenses		10,770			10,770	6,924
	Depreciation		0		0	0	0
			12,968	0	0	12,968	7,247
	Total Resources Used		98,176	0	0	98,176	99,578

Parochial Church Council of St Michael and All Angels Watford

Notes to the Financial Statements for the year ended 31 December 2024 (Continued)

		Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
4	Fixed Assets for use by the PCC					
4a	Tangible Assets					
	Tangible Fixed Assets at Cost	17,640			17,640	17,640
	Functional freehold properties					
	It is not considered appropriate to make a provision for these assets					
4b	Equipment, Fixtures and fittings	0			0	0
	See note 8	17,640	0	0	17,640	17,640
4c	The investments comprise the following:	375 CBF Fixed Interest Securities Fund – Income shares	610 CBF Investment Fund Income Shares	461 CBF Fixed Interest Securities Fund – Income Shares		
		General	Designated	Restricted	Total	Total
	Investments (value at 31/12/24)	559	14,105	687	15,351	13,887

5	<u>Remuneration and Expenses</u>		
	<u>Members of the Church Council/Connected Persons:</u>		
	Zero payment in 2024.		
6	<u>Legacies pending</u>		
	No legacies pending.		
7	<u>57 Whippendell Road</u>		
	The property has been, since February 2022, let out at a commercial rate. There are no arrears as at year end 2024.		
8	<u>Equipment Fixtures and Fittings</u>		
	Net Balance 1/1/2024	0	
	Additions	0	
	Depreciation	-	
	Net Balance 31/12/2024	0	
9	<u>Contingent Liability</u>		
	There are no contingent liabilities		
10	<u>Insurance</u>		
	Properties are insured on a replacement basis for the sums indicated – the sums relate to the 2024 insurance policies:		
	St Michael's Church, Mildred Avenue/Durban Road, Watford		£20,950,000.00
	Littlebury Hall, Mildred Avenue, Watford		£564,550.00
	57 Whippendell Road, Watford		£434,550.00
	St Michael's Hall, Durban Road		£607,440.00
11	<u>Analysis of Net Assets</u>		
	Fixed Assets		
	Properties	17,640	
	Investments	15,351	
	Equipment, fixtures and fittings	0	
	Current Assets	53,181	
		86,172	
	Less		
	Current Liabilities	-	
	Net Assets	86,172	

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's report to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2024, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

i. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Ms Karen Pryse
Croxley, Herts.
March 2025*

CHILDREN & YOUNG FAMILIES NETWORK

In recent months, we've experienced growth in both our family and children attendance, as well as our volunteer team. We serve three groups, reflecting God's love and providing a platform for children to explore and grow in faith.

Each Monday, God's love is evident at Little Mick's Toddler Church, where 40 toddlers and their adults from diverse faith backgrounds gather for play and companionship. We've created a unique environment focused on the entire family, fostering a sense of ownership and active participation. Our growing volunteer team has streamlined the sessions, allowing everyone to enjoy and leave fulfilled.

Our new monthly event, Pizza and Chips Saturday, has become a hit with our school-age children. While we enjoy pizza and chips, the focus is on preparing for the All Age Service, where children read their own prayers and present during the All Age talk. The second part of the session involves exploring Jesus' teachings and creating Bible-themed art and crafts, often displayed around the church. We have exciting plans ahead and hope to grow our volunteer team to offer even more. Volunteering is fun, and you'll learn a lot from these creative and faithful young people!

We currently lack enough volunteers to offer a separate "Sunday School" during the service, but the number of children attending on Sunday mornings is steadily growing. As you may have noticed, we provide a table with worksheets that align with the liturgy, where a DBS-checked volunteer who has completed the C of E safeguarding training sits with the children, encouraging participation in the service. The worksheets have not been very popular, likely due to the children's school week. To make learning more engaging, we introduced Lent-themed craft kits focused on the cross, which have been well-received. Our goal is to offer children's biblical activities away from the main service, but we need more volunteers to make this possible. If you're interested, please refer to the role descriptions on the Safeguarding board in the church.

Jane Talbot and Gillian Heath
Children and Young Families Leads

MISSION COMMITTEE

The Committee's agenda has developed significantly during the period with a number of new initiatives. When a new vicar is in post it will be good to review the Committee's agenda and for its terms of reference to be amended.

A main focus has been on reviewing our Mission Action Plan without any changes yet being proposed.

We have maintained our support under Mission & Charitable Giving to
The Trussell Trust
Watford Town Centre Chaplaincy
Herts & Middlesex Wildlife Society
Mission Aviation Fellowship
Alzheimer's Society
United Society Partners in the Gospel
(details of our support appear elsewhere in this Report)

In addition to our financial and prayer support we hope to resume our practise of inviting visiting speakers.

In terms of parish mission we have concentrated on our ministries of hospitality and service, with a vibrant and growing Little Mick's Toddlers' Church on Mondays and Food Bank on Wednesdays. Our ministry with children has been further enhanced with a monthly Pizza and Chips lunch session when children engage in an activity, prepare the intercessions and rehearse the Bible reading for our All Age Sunday Service.

Gillian Heath

DEANERY SYNOD

The meeting on 5th June held at St. Luke's Church focused on the proposal to reform the composition of the Diocesan Board of Finance by removing representatives elected by Deanery Synods. Further discussion was to take place at the Diocesan Synod. The Diocesan Investment Programme and the Deanery Project were presented with ongoing discussions as to what project Watford Deanery would present to be considered in the Diocesan bid for funding from the Church Commissioners intended to support projects which will have a significant impact upon the Church 'growing younger and more diverse'.

This was the only meeting I could attend in 2024 but I hope to attend more in 2025.

Valerie Blacklock

ESTATES COMMITTEE

St Michael's Hall

Although this hall continues to be rented by the MCCC the lease is due for renewal. We consulted our Solicitor, Debenhams Ottway, who advised us that a Schedule of Dilapidations should be undertaken to establish the condition of the building before the granting of a new lease. This uncovered a catalogue of repairs that had not been carried out under the terms of the lease. Subsequent attempts to secure a meeting with the MCCC had not been successful by the end of 2024 so it is an ongoing project.

Littlebury Hall

The ten year lease was signed in March and everything is running smoothly. The building appears to be well maintained, and the tenants are consistently paying both their rent and utility bills.

Quinquennial Inspection (QI)

The primary concern addressed was stopping rainwater ingress into the upper parapet walls, which had been seeping down into the Lady Chapel. After an extended search, Batram Associates were able to find a suitable stonemason willing to take on the work. As the cost was estimated at £60,000, we sought grant funding on diocesan advice, but unfortunately received limited responses and missed the relevant deadlines. There is no further update at this time. The next QI is due in 2026.

57 Whippendell Road

Minor repairs were completed in the bathroom. We're pleased to report a rent increase to £2,205 per month, with the same family continuing to live there until February 2025.

Net Zero Carbon

Heat pumps remain prohibitively expensive, and solar panels may be unsuitable due to their weight (pending DBF approval). Further research is required into boilers and alternative fuels.

Replacing the nave lights would not significantly affect our carbon footprint.

The 5 yearly electrical inspection took place in May, costing £2,160 + VAT. An additional £3,626 + VAT was spent to update the circuit board to meet current safety regulations.

JSOC

Our friends from the Jacobite Syrian Orthodox Church continue to use the church every second and fourth Sundays of each month.

Other things

- We have purchased a reconditioned photocopier with a service contract for £1,800, offering improved printing terms.
- The East End Kitchen now provides better storage and working conditions for social events.
- The West End Kitchen urn required a new element, which was replaced at a cost of £291.
- Many thanks to Fr Stephen, who has been gradually redecorating the interior of the building with impressive commitment and effort.
- Eddie Stevens has been working on the church bells. He lives locally and hopes to complete the remaining work once his schedule allows.
- A new gardener has been hired to maintain the lawn and tidy the grounds.

Gratefully received donations:

- A dozen colourful chairs for Little Micks
- A new altar for the Lady Chapel
- Two chasubles (one white and one green)

Elizabeth Watkin

SOCIAL COMMITTEE REPORT

The social committee is charged with providing entertainment and fundraising for the church family. We are a small group who welcome suggestions from members of the congregation for events.

During the year our fundraising events were Lent Lunch, a Quiz and The Christmas Fair.

The Lent Lunch as usual was a platform for some of The Brownies to work towards their Take Action badge that demonstrates their commitment to Charity, Lending a Hand and Doing a Good Turn. They are a delight to have with us. Their leaders support them and are not averse to helping where necessary for which we are most grateful. All proceeds from this event go to charitable giving. We raised £296 when combined with Norma's sale and a raffle.

The Quiz raised £1152 for church funds. We are indebted to Barry and Shelley Freedman who ran the quiz this year.

The Christmas Fair raised £1656 for church funds. We received raffle prizes from Warner Bros, The Grove, Morrisons and Hollywood Bowl. Many thanks to the members of the congregation who donated so generously so we could stock the various sideshows.

We are most grateful for all the help freely given by members of the congregation to make these events successful and enjoyable.

Valerie Blacklock.

MUSIC

Choir

We continue with our small group and hope, wish and pray for more people to join us. We have a good repertoire but without the voices for the different parts, the anthems that we do sing are limited.

Piano

The piano has continued to be used by Charlie this year but not so regularly. When it was tuned the cost was very kindly covered by his teacher.

Organ

The organ was tuned during the summer, and some minor repairs were carried out. The condition report revealed that the instrument has not had significant maintenance in over 30 years. Some fairly urgent attention is needed, including cleaning dust and grit out of the pipes, fixing bent pipes, and resetting some switches. The estimated cost for this work is approximately £40,000.

Concerts

The Audentior Orchestra appreciate the good acoustics of St Michaels as they play two concerts each year. It is good to see so many people from the community come to support them. We trust they will continue next year.

Elizabeth Watkin.

WEDNESDAY MORNING COFFEE

Our Wednesday coffee mornings continue to attract a good number of people who enjoy chatting about a myriad of different topics from the sublime to the ridiculous. If you are intrigued do join us. We have an attractive new noticeboard, produced by our resident artist Steve, that is situated on the triangle to attract passers-by. Sometimes we have people wanting to have a look inside our beautiful church, other times we have people in need of comfort or advice. Whatever their reason for entering everyone is given a warm welcome and despite no Pastoral Team member being present since October appropriate help is offered.

Valerie Blacklock

FOOD BANK

Concurrently with the coffee morning we operate a distribution centre for Watford Foodbank - Trussell Trust. This service is a vital lifeline for many within our community. The numbers vary but on a busy day we can give out food to 10-12 people. Father Geoff was on duty most weeks supported by a loyal team of Jane, Vicki, Francoise, Ruth and Valerie. Following Father Geoff's retirement and towards the end of the year we were very fortunate that Ed joined our team and has taken on the principal role of administrator. The team continue to support him as we require two people to be in church from the opening of the doors as a safeguard to us and the clients we serve. Anyone else willing to help would be most welcome. We continue to give out toiletries, detergent, toilet rolls and sanitary products as a supplementary service. Thank you to all in the congregation who answer the call when stocks are running low and donate these products not supplied by The Trussell Trust.

Valerie Blacklock

Accounts

ST MICHAEL AND ALL ANGELS CHURCH

WATFORD

Mildred Avenue, Watford WD18 7DY

Annual Report

and

Financial Statements

of the

Parochial Church Council for the year

ended 31st December 2023

Incumbent

The Revd Dr Geoffrey Calvert

Bank:

Barclays Bank

High Street

Watford

WD17 2BE

Independent Examiner:

Karen Pryse

18 Frankland Road

Croxley Green

WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Watford
Annual Report for the Year January to December 2023

WELCOME AND INTRODUCTION FROM THE VICARAGE

Dear Friends,

This will be my last Annual Report as Vicar of St Michael's, as I have announced my retirement to take effect in 2024. I hope you will forgive me looking back over a longer period than one year, as I shall have been parish priest here for 15 years by the end of September. It has been a privilege and joy to be the Vicar of St Michael's and to share that time with so many lovely Christian people, some of whom are still with us on here on earth, and some with us in another place. I have shared the COVID period with the people here, and all the changes that have taken place in Church life in that period. I would like to pay tribute to all those who have worked hard and prayed hard for the Church, in official positions, and in ways less noticeable but equally valuable. I would like to pay tribute to those who have been my colleagues in licensed ministry, Fr George Ochola, Fr Stephen Mephram, Dr Martin Heath, Mrs Violet Allen Smith, and Mrs Bridget Russell-Calvert. I would also like to pay tribute to those I have worked with as Churchwardens, Treasurers, PCC Secretaries, members of PCC and committees, other roles and responsibilities, and most of all those who have faithfully worshipped week by week. I shall miss St Michael's and whoever follows me as the parish priest will be fortunate to minister here.

Fr Geoff

FROM THE CHURCHWARDENS

We welcome you to the annual report for 2023 after another busy year.

As Churchwardens we are charged with looking after the members of the congregation, the incumbent and the property of the church while representing the congregation and maintaining unity and peace.

We give thanks that 2023 has been a good year when we have been able to plan with more certainty. We have been able to hold all our Sunday services, plus most of our midweek services, in our beautiful church and continue to livestream for those unable to attend in person.

Sadly during the year we have lost some long-standing members of our church family but as the cycle of life continues we have joyfully welcomed some new members. We are always very grateful for the quiet commitment of many within the congregation who work tirelessly to support the life of our church.

In October Father Geoff announced that he will be retiring in 2024 after fifteen years of service to our parish. We thank him for his ministry and wish him a very happy retirement full of adventures of all the things he likes to do and places to see.

During the year we welcomed Father Stephen as Associate Priest and thank him for all that he does.

We pray that we will be guided in the year ahead as we look towards the responsibilities we will face.

Elizabeth Watkin and Valerie Blacklock

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the incumbent, the Rev. Dr Geoffrey Calvert, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for the maintenance of the Curate's House, 57 Whippendell Road, Watford and Littlebury Hall. In addition, it owns and has responsibilities, as defined in the Lease, for the West Watford Multi-Cultural Community Centre formerly known as St. Michael's Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion.

We seek to enable members of the community to engage with the Christian faith through:

Worship, prayer and study,
Provision of pastoral care,
Missionary and outreach work,
Support of local organisations.

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the internet in various ways has been very important in 2023.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The House of Bishops' Guidance Documents "Protecting all God's Children" "Policy for safeguarding adults in the Church of England" and "Promoting a Safer Church", have been issued to PCC members and are available from the Vicar on request. Those requiring a DBS (Disclosure and Barring Service) disclosure have received them, and the ongoing programme of Church of England online safeguarding training for those who require this continues. The PCC has reviewed its Safeguarding policies one for Children and one for Vulnerable Adults following new Church of England guidance.

Ministry

The Vicar is supported and assisted in ministry by colleagues, both ordained and lay, the Revd Stephen Mephram as Associate Priest, and Bridget Russell-Calvert as reader.

Dr Martin Heath, Emeritus Reader, also supports the Church's Mission in a number of ways, including preaching. Other members of the congregation engage in pastoral care, and there is a Pastoral Care Group which supports the Vicar in this area of the Church's ministry.

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Ex-officio members

Incumbent:	The Revd Dr Geoffrey Calvert (Chairman)
Licensed Ministers	The Revd Stephen Mephram (Associate Priest) Mrs Bridget Russell-Calvert (Reader)
Churchwardens	Mrs Elizabeth Watkin Mrs Valerie Blacklock

(Two Vacancies for Deanery Synod Representatives)

Elected Members

To serve to 2024 Mr Andrew Kiddle, Mr Duncan Turton

To serve to 2025 Mr Simon Fowle, Cllr Mark Watkin

To serve to 2026 Mrs Sylvia Moring, Mrs Jane Talbot, Mrs Gillian Heath, Mrs Julie Bye

Non-trustee officers appointed by PCC

Honorary Treasurer – Mr Duncan Turton
Electoral Roll Officer – Mr Simon Fowle
Safeguarding Officer – Mrs Bridget Russell-Calvert
Data Controller – The Revd Geoffrey Calvert
PCC Secretary – Simon Fowle
Annual Report Compilation – Mrs Julie and Mr Stephen Bye

Non-trustee advisors appointed by PCC

Insurance advisor – Mr Duncan Turton

COMMITTEES

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2023, using video conferencing and in person meetings.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Vicar, the Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee:

- Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities.

(A fuller set of terms of reference for the Finance Committee is available on request)

Estates Committee:

- Attends to matters relating to the fabric of the church, halls, grounds and the curate's house (57 Whippendell Road)
- Oversees the management of Littlebury Hall.

Mission Committee:

- Seeks to foster support for the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers;
- To make recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

- The committee fosters contact with all organisations associated with St. Michael and All Angels, providing catering for parish functions and supports other activities where appropriate

Children and Young Families Network:

- Fosters Christian growth among young people in the age group 0 – 18 years.

St Michael and All Angels Church, Watford

MISSION ACTION PLAN

(A new Mission Action Plan is in Preparation)

REVIEW OF THE YEAR

St Michael & All Angels Church is located in the residential area of West Watford. It is a large building built over 100 years ago to enable the people of West Watford to attend Christian worship. In recent years the local population has become multi-ethnic. There is still a good number of Christians who attend St Michael's Church for worship on Sundays although half of our Electoral Roll members live outside the Parish.

Our core act of Sunday Worship, at 9.30am, involves many people, who support it as musicians, servers, readers, intercessors, sidespersons, and Children's Church leaders, by providing weekly leaflets, and in many other ways. People from many different sections of the local and wider community are welcomed.

The Toddler Church is thriving, with few sessions where there are fewer than 20 children present, and a lovely supportive group of parents, grandparents and carers.

We act as a collection point for the Watford Food Bank, and a distribution point on Wednesday mornings. Many thanks to the volunteers who enable us to do this. Numbers of people needing Food Bank have continued to grow, to the point where we have to have a van bring the food boxes to us for distribution.

Laurance Haines School and Chater Infants School have harvest and Christmas celebrations in Church, and St Anthony's School have their Lent retreat days in Church. Care Home services take place at The Chase.

The church building is adaptable, particularly as it does not have pews, and both church members and other local people take advantage of its size for social activities. Church members particularly welcome non churchgoers to this type of activity as it brings them inside our lovely church building.

The Church is used by the St Gregorios congregation of the Jacobite Syrian Orthodox Church on two Sundays a month.

There is an exercise class in Church on Tuesday evenings, attended by church members and members of the local community.

During the year, St Michael's ministered to the local community through services of Baptism, Marriage and Funerals. 4 of our young people have been confirmed during 2023.

The church is a member of Churches Together in Watford and of Christians Across Watford.

Our Christmas Fair in 2023 provided an occasion to raise funds in a welcoming and friendly atmosphere.

10% of our Planned Giving is earmarked for Mission Giving (described later in the Annual Report).

During 2023 negotiations took place for leasing of Littlebury Hall as a martial arts training gym.

As a Christian Church, St Michael's seeks to welcome and minister to a wide variety of people from our local and wider communities, giving them a place to belong and find fellowship and understanding. We aim to do this through a wide variety of worship and other activities on Sundays and during the week so that people can find a place here whatever part of the community they belong to.

During late 2022 we held the funeral of Pat Beach, and in early 2023 that of Dennis Beach. Later on in 2023 we also held the funeral of June Arnold. Another of our wider Church family who died in 2023 was Keith Levinson.

Fr Geoff

ELECTORAL ROLL

After the revision of the Electoral Roll in May 2023, there were 69 on the Roll. The 69 comprised 44 Resident and 25 non-Resident.

At 31st December 2023, the year-end total was 67, of which 44 were Resident and 23 non-Resident, which is 2 fewer than as at 31.12.22.

Simon Fowle

Electoral Roll Officer

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford (Charity Commission Registration Number 1132010).

Introduction

The Parochial Church Council presents the Report and accounts of St Michael and All angels, Watford for the year ended 31 December 2023.

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000

TREASURER'S REPORT

Our overall funds have decreased during 2023 from £95,073 to £89,114. Total incoming funds were £92,356. That is a slight increase on the 2022 figure of £91,822.

Our main sources of regular income were:

1. Rental income (St Michael's Hall, Littlebury Hall, and the Curate's House) - £41,158 (2022: £41,527)
2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) £35,707 – (2022: £39,698).

Our total expenditure ("Resources used"), was £99,578 (2022: £104,052)

Our biggest item of expenditure remains the Diocesan Quota, which in 2023 was £52,737. We are not expecting any significant increase in the parish share in 2024.

We had bank and deposit balances of £55,632 at 31st December 2023.

The Future

After several years where Covid affected the finances of St Michael's, and all churches, the pattern now seems to have stabilised. PCC will continue to seek new revenue streams and maintain those that we now have. It remains pleasing that a more diverse set of income streams has become available to PCC.

The condition of our buildings remains the most significant financial issue confronting PCC.

Duncan Turton

Treasurer

BALANCE SHEET

Parochial Church Council of St Michael and All Angels Watford			
		2023	2022
Balance Sheet as at 31 December 2023	Note	£	£
<u>Fixed Assets</u>			
<u>Tangible Fixed Assets</u>			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property - Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
<u>Investment Assets</u>	4c	14,999	13,736
		32,639	31,376
<u>Current Assets</u>			
Debtors and Prepayments		843	1,767
Short Term Deposits		38,300	37,111
Cash at Bank and at Hand		17,332	25,007
		56,475	63,885
Sundry Creditors and Accruals		0	(188)
Liabilities Sundry Creditors and Accruals		0	(188)
Net Current Assets		56,475	63,697
<u>Net Assets</u>	11	89,114	95,073
<u>Funds</u>			
<u>Unrestricted</u>			
General Funds		80,966	85,155
Major Works Fund		3,323	4,995
Flower Fund		361	361
Vicar/Churchwarden's Emergency Fund		916	916
Organ Fund		245	245
		85,811	91,672
<u>Restricted</u>			
Major Works Fund		642	642
General Fund		2,661	2,759
		3,303	3,401
		89,114	95,073
Approved by the Parochial Church Council on XX March 2024			
Signed			

Rev. Geoffrey Calvert, Vicar			
Mrs E Watkin, Churchwarden			

FINANCIAL ACTIVITIES

Parochial Church Council of St Michael and All Angels Watford						
Statement of Financial Activities for the year ended 31 December 2023						
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
<u>Incoming Resources</u>						
Incoming Resources from Donors	2a	35,707	0	0	35,707	39,698
Other Voluntary Incoming Resources	2b	3,311	0	0	3,311	3,838
Income from charitable and ancillary trading	2c	49,667	0	0	49,667	47,364
Other ordinary incoming resources	2d	1,833	0	0	1,833	0
Income from investments	2e	1,838	0	0	1,838	922
Vicar and Churchwardens fund	2e	0	0	0	0	0
Total Incoming Resources		92,356	0	0	92,356	91,822
<u>Resources Used</u>						
Grants	3a	3,010	0	0	3,010	3,310
Activities Directly relating to the work of the church	3b	89,321	0	0	89,321	99,795
Generating Funds and Publicity	3c	0	0	0	0	55
Church Management and administration	3d	7,247	0	0	7,247	892
Total Resources Used		99,578	0	0	99,578	104,052
Net Incoming Resources		(7,222)	0	0	(7,222)	(12,230)
Unrealised Gains/(losses) on investments		3,033	(1,672)	(99)	1,263	(1,851)
Net Movements in Investments		3,033	(1,672)	(99)	1,263	(1,851)
Net Movements in Funds		(4,189)	(1,672)	(99)	(5,959)	(14,081)
Balances Carried Forward at 31/12/22		85,155	6,517	3,401	95,073	109,154
Balances Carried Forward at 31/12/23		80,966	4,846	3,303	89,114	95,073

FINANCIAL NOTES

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2023							
	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds	
Incoming Resources							
2a	Incoming Resources from donors						
	Planned Giving and collections at services	26,349			26,349	28,189	
	Tax Recovered (Gift Aid)	7,139			7,139	7,255	
	Missions/charitable giving	0			0	0	
	Grants towards Quinquennial repair costs	0			0	0	
	Grant towards War Memorial refurbishment	0			0	0	
	Donations - General	2,219		0	2,219	4,254	
	Donations – Flower Fund	0	0		0	0	
		35,707	0	0	35,707	39,698	
2b	Other Voluntary incoming Resources						
	Legacies	6 0			0	0	
	Fair, Market and other fund raising	3,311			3,311	3,838	
		3,311	0	0	3,311	3,838	
2c	Income from Charitable and ancillary trading						
	Sword Magazine	0			0	0	
	Rental Income from Curate's House	7 21,210			21,210	20,082	
	Funeral and Wedding Fees	2,982			2,982	2,260	
	Church Hire Fees	5,310			5,310	3,577	
	Littlebury Hall – Lettings	9,448			9,448	10,945	
	St Michael's Rent	10,500			10,500	10,500	
	Other income – sale of assets	217			217	0	
		49,667	0	0	49,667	47,364	
2d	Other Ordinary Incoming Resources						
	Insurance Claims	0			0	0	
	Recoverable VAT	1,833			1,833	0	
		1,833			1,833	0	
2e	Income from investments						
	Church	1,838		0	1,838	922	
	Vicar/Churchwardens Fund	0			0	0	
		1,838	0	0	1,838	922	

	Total Incoming Resources		92,356	0	0	92,356	91,822

Parochial Church Council of St Michael and All Angels Watford

Notes to the Financial Statements for the year ended 31 December 2023 (Continued)

	Resources Used	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
3a	Grants						
	Missions at home and abroad and charitable giving		3,010			3,010	3,310
			3,010	0	0	3,010	3,310
3b	Activities directly relating to the work of the church:						
	Ministry Diocesan Quota		52,737			52,737	51,764
	Ministry Clergy Expenses		944			944	632
	Curate house expenses		838			838	18,460
	Church Running Expenses inc Cleaning		9,401			9,401	9,591
	Insurance – Church		5,313			5,313	4,885
	Repairs and Maintenance		6,518			6,518	2,307
	Music		2,333			2,333	2,017
	Sanctuary Expenses		637			637	538
	Children's Church and Youth work		197			197	342
	Purchase of flowers		0	0		0	0
	Littlebury Hall expenses		2,472			2,472	1,521
	Sword Magazine, Messenger and See Round		0			0	0
	Organ repairs		2,126			2,126	398
	Major Church Repairs: Quinquennial		2,660			2,660	4,589
	Costs of War Memorial		0			0	0
	Church Gardening Expenses		1,502			1,502	1,271
	Parochial Fees Payable to DBF		1,643			1,643	1,480
			89,321	0	0	89,321	99,795
3c	Generating Funds and Publicity		0			0	55
			0	0	0	0	55
3d	Church management and admin						
	Printing, copying and stationery inc. maintenance of copier		323			323	474
	General expenses		6,924			6,924	418
	Depreciation		0		0	0	0
			7,247	0	0	7,247	892
	Total Resources Used		99,578	0	0	99,578	104,052

Parochial Church Council of St Michael and All Angels Watford

Notes to the Financial Statements for the year ended 31 December 2023 (Continued)						
		Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
4	Fixed Assets for use by the PCC					
4a	Tangible Assets					
	Tangible Fixed Assets at Cost	17,640			17,640	17,640
	Functional freehold properties					
	It is not considered appropriate to make a provision for these assets					
4b	Equipment, Fixtures and fittings	0			0	0
	See note 8	17,640	0	0	17,640	17,640
4c	The investments comprise the following:	375 CBF Fixed Interest Securities Fund – Income shares	610 CBF Investment Fund Income Shares	461 CBF Fixed Interest Securities Fund – Income Shares		
		General	Designated	Restricted	Total	Total
	Investments (value at 31/12/23)	543	13,789	667	14,999	13,887

5	<u>Remuneration and Expenses</u>		
	<u>Members of the Church Council/Connected Persons:</u>		
	Zero payment in 2023.		
6	<u>Legacies pending</u>		
	One legacy is pending, though PCC understands that the amount to be realised is likely to be low, if anything.		
7	<u>57 Whippendell Road</u>		
	The property has been, since February 2022, let out at a commercial rate. There are no arrears as at year end 2023.		
8	<u>Equipment Fixtures and Fittings</u>		
	Net Balance 1/1/2023	0	
	Additions	0	
	Depreciation	-	
	Net Balance 31/12/2023	0	
9	<u>Contingent Liability</u>		
	There are no contingent liabilities		
10	<u>Insurance</u>		
	Properties are insured on a replacement basis for the sums indicated – the sums relate to the 2023 insurance policies:		
	St Michael's Church, Mildred Avenue/Durban Road, Watford		£19,280,000.00
	Littlebury Hall, Mildred Avenue, Watford		£451,640.00
	57 Whippendell Road, Watford		£427,283.00
	St Michael's Hall, Durban Road		£587,469.00
11	<u>Analysis of Net Assets</u>		
	Fixed Assets		
	Properties	17,640	
	Investments	14,999	
	Equipment, fixtures and fittings	0	
	Current Assets	56,475	
		89,114	
	Less		
	Current Liabilities	-	
	Net Assets	89,114	

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's report to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2023, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

i. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ms Karen Pryse
Croxley, Herts.
March 2024

MISSION AND CHARITABLE GIVING

ST MICHAEL AND ALL AND ANGELS CHURCH WATFORD

Mission and charitable giving for year ended 31 December 2023

St Michael's Church allocates 10 percent of its planned giving each year to local, national and international agencies whose work it seeks to support. The following list shows the charities to which we allocated funds in 2023.

The Trussell Trust (Food Banks)	£450.00
Watford Town Centre Chaplaincy	£450.00
Herts and Middlesex Wildlife Trust	£450.00
Mission Aviation Fellowship	£450.00
Watford and Three Rivers Refugee Partnership	£450.00
Alzheimer's Society	£450.00
USPG (International Anglican Mission Agency)	£450.00
TOTAL	£3,150.00

We have also given to Christian Aid and Children's Society through fundraising during the year.

Other Special Collections and Fund Raising

Christmas Fair	1,628
Lent Lunch	300
Pop-up sale	276
Quiz	526
Nu Works Theatre Group	185
TOTAL	£2,915

ANGELIC COFFEE

Fr Geoff

CHILDREN & YOUNG FAMILIES NETWORK

The last year has welcomed more families into our wonderful Church space. This has happened through various workshops, musicals, crib service, our annual sports day in the park and, of course, our ever growing vibrant Monday morning toddler Church.

After many years, due to lack of resources, our children's Church is not happening but we have plenty of quiet toys and craft boxes at the back of the Church making it a welcome area for families to sit and play whilst still being immersed in the service. This involvement is enhanced by the wonderful skills of James Mepham who aids the smooth running of this as part of his D of E Award. James is supported by his Mum Fiona and his confidence is growing beautifully.

Bridget Russell Calvert continues with our monthly youth discussion group where various topics are discussed, linking current issues including environmental, within the Christian doctrine.

Our fun family Easter and Advent workshops continued this last year when we caught up with families we know and welcomed new ones who enjoyed the activities. A hugely successful workshop was on May 6th when we welcomed many young families, from the community, to come and make all things red, white and blue for their coronation street parties. Thank you to Ranti, Helen, Kirsty, Gillian, Elizabeth T, Josephine and Ruth for their help, love, creativity and support during these workshops.

It is always wonderful when someone is confirmed. In November Megan Cunningham was confirmed by Bishop Jane Mainwaring at St Luke's supported by Father Geoff. Megan appeared confident and proud and it was great to meet her wider family along with Kevin, Gráinne, Aisling and Cían.

Thanks to Elizabeth and Megan who arranged our second family sports day in the park. A small but enthusiastic crowd cheered the children run, jump and dress up as they raced one another winning chocolate and receiving a well-deserved certificate for their skills.

More families from the community came to watch two very talented visiting theatre groups from Melbourne. No one can deny the energy and fun that lit up the Church during their performances of "The Pirate Code" by NuWorks and "A Midsummer night's dream" by Wesley College. Both groups so generously insisted all entry revenue and donations went directly to our Church funds. Thank you so much to The Blacklock and Calvert families who hosted a few of the actors and provided food for the supper we all shared after the performances.

Each Monday morning the Church is ringing to the sound of toddlers having a great time playing, creating and snacking. It is a growing success and not only for the fun time for the toddlers. The adults that the toddler's bring along find it a relaxing supportive space and are keen to help, in one way or another, to maintain this exciting, important and growing weekly event. Plans are being made how to do this amongst the massive change ahead.

Whatever the outcome of these plans, we are sure one of our most successful Church activities will continue to grow and thrive.

Jane Talbot

DEANERY SYNOD

Martin and Vicki Matthews

ESTATES

To keep the church in as best order as we can we, the members of this committee, have had to consider several projects; some with more success than others.

For the church the first project was to have the high level gutters cleared which happened in very wintry weather and cost about £1K. Early in the year the finishing touches were put to the kitchen at the east end. Following our 5-yearly inspection known as the QI, we have been working with our surveyors, Mark Battram Associates, to obtain quotations from stonemasons for the repair work of the parapet over the Lady Chapel. As the cost of materials increased dramatically because of the changing world situation, no-one was prepared to commit to a price. Eventually Mark received a quote for £80K but he thought this was too high so the search continued.

We have problems when water comes into the church when storms blow in from the wrong direction. Now that we have a damp meter we can monitor this more carefully.

It would have been lovely if we could have repaired the peal of bells but at £10K we felt this was too much however, we have hopes that a local resident may be able to help.

Repairing our organ is a constant need. Changes in temperature don't help and when it stopped working in the summer, the blower that provides air to the pipes needed to be repaired – for £1.5K.

The 3 yearly Electrical Inspection identified that we needed work carried out to the circuit panels. The cost of the inspection and the remedial work came to £10K.

Reflecting the increasing concerns over carbon emissions, the Diocesan Advisory Committee asked us to record our energy usage. This has caused us to consider what we might do to work towards achieving this, such as installing solar panels on the roof or air heaters, but as the guidelines keep changing we have not been able to reach a conclusion.

The main concern for Littlebury Hall has been to get the Lease signed with our tenants, the M.C.M.A. All was going well until the agreed terms were passed to the solicitors. Since then, everything has been slow as 'their' solicitor and 'our' solicitor raised points with each other. We hope that it is just about ready for signing.

At St Michaels Hall everything has been relatively quiet apart from a leak in the roof over passageway going to the kitchen which cost £500 to repair.

I am pleased to report that our tenants at 57 Whippendell Road agreed to the increase in rent. A minor problem in the bathroom has been rectified. However, there are still the last little bits of outdoor painting to be finished but this is weather dependent and subject to availability of our decorator. The rental gave us just over £25k, while expenses this year have been just over £5k which among other things covered the electrical inspection and management fee.

We have ensured that all our annual inspections have been carried out. Insurances have been paid, extinguishers and small equipment checked, lighting assessed and day to day problems have been resolved.

One nice little snippet of news is about our piano. A young man (who finished A Levels last year) comes in to practise and when the piano was tuned he, and his teacher, were thrilled with the quality of the instrument and the sound it produced. Thank you Andy Benoy who went to great lengths to find a suitable instrument.

Elizabeth Watkin.

FOOD BANK

The Food Bank service was maintained throughout 2023 by a group led by the Vicar, Mrs Jane Talbot and Mrs Valerie Blacklock, with others in support when needed, to whom we are very grateful. The Food Bank has seen increased use over the year and is a very important support for those who use it. Whilst we wish we could live in a society that doesn't need to have Food Banks, we are glad we are able to support needy people in this way. We provide toiletries and sanitary products through our own resources, and the congregation have been very generous in providing these, for which we are also very grateful.

Fr Geoff

MISSION COMMITTEE

Fr Geoff

MUSIC

Our two organists Mr Tim Hooper and Mr David Degen, and our choir members, have played and sung for us and with us on Sunday mornings throughout the year, on special occasions such as the Christmas Carol Service and Christmas and Easter service, and on occasions throughout the year. Our organists have not just played for us, but on occasion dealt with a non-functioning organ due to electrical failure!

Fr Geoff

We're still standing! Yeah! Yeah! Yeah!*

Our little group of 6 choristers helps to lead the congregation with the hymns and setting of the Mass and, whenever possible, sing an anthem. Thank you for all your support and hanging-on in there. As ever, more singers would be welcome. Many thanks to Tim Hooper and Dave Degan who keep us on our toes who surprise and delight us with their playing.

We were able to have concerts which folk enjoyed and we hope that the orchestras will be back next year.

When one asks an organist about the condition of the instrument the expected reply is that it needs to have a lot of money spent to improve it. When one tries to find someone to give professional advice it becomes 'work in progress'.

*Thanks to Elton John.

Elizabeth Watkin.

SOCIAL COMMITTEE REPORT

The social committee is charged with providing entertainment and fundraising for the church family. We are a small group who welcome suggestions from members of the congregation for events.

During the year our fundraising events were Lent Lunch, a Pop-Up Sale, a Quiz and The Christmas Fair.

The Lent Lunch as usual was a platform for some of The Brownies to work towards their Take Action badge that demonstrates their commitment to Charity, Lending a Hand and Doing a Good Turn. They are a delight to have with us. Their leaders support them and are not averse to helping where necessary for which we are most grateful. All proceeds from this event go to charitable giving. We raised £300 when combined with Norma's sale and a raffle.

The Pop-Up sale raised £276 for church funds.

The Quiz raised £526 for church funds. We are indebted to Chris and June Jones who ran the quiz again this year.

The Christmas Fair raised £1628 for church funds. We received raffle prizes from Bury Lake Young Mariners, Warner Bros, The Grove, Boom Battle Bar, Morrisons and Glow in the Dark Golf. Many thanks to the members of the congregation who donated so generously so we could stock the various sideshows.

In addition to the fundraising events we enjoyed hosting members of the community to a screening of King Charles' Coronation on Saturday 6th May. Jane Talbot organised a wonderful workshop for the children who came along. Fizz, cake and Coronation Quiche was enjoyed after the 9.30 service on Sunday 7th May.

We were treated to a wonderful performance of The Pirate's Code by David Dunne and his Nu Works Theatre group on Monday 3rd July and on Monday 11th September a very energetic performance of A Mid summers night dream by David and his students from Wesley College while on a tour of the UK. They very kindly donated the proceeds of the evening to church funds raising £185. On Tuesday 12th September the church was full of children from St. Anthony's School who enjoyed a brilliant performance of Pinocchio. We look forward to welcoming David and his actors again in the future.

We are most grateful for all the help freely given by members of the congregation to make these events successful and enjoyable.

Valerie Blacklock.

WEDNESDAY MORNING COFFEE

Fr Geoff

YOUNG PEOPLE'S MONTHLY DISCUSSION GROUP

Bridget Russell-Calvert

Accounts

ST MICHAEL AND ALL ANGELS CHURCH

WATFORD

Mildred Avenue, Watford WD18 7DY

Annual Report

and

Financial Statements

of the

Parochial Church Council

for the year ended 31st December 2022

Incumbent

The Revd Dr Geoffrey Calvert

Bank:

Barclays Bank

High Street

Watford

WD17 2BE

Independent Examiner:

Karen Pryse

18 Frankland Road

Croxley Green

WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Watford
Annual Report for the Year January to December 2022

WELCOME AND INTRODUCTION FROM THE VICARAGE

Dear Friends,

2022 was a year of rebuilding our Church life. Although so many of the restrictions of the height of COVID have been relaxed, we still have cases appearing and we are vigilant. We learnt during the pandemic how to live-stream our services, and this has continued as a help for those who can't get to Church, or indeed live far away. We continue to have two chalices available, according to whether people wish to receive by intinction or directly from the chalice. It has been lovely to see our congregation building up again, and attracting new people. School visits are happening again, together with concerts. Some of our old friends are returning, although some have become frailer or indeed passed away.

We have been able to resume some of our regular activities, with a very successful and enjoyable quiz night in July, and a similarly successful Christmas Fair. It was wonderful to be back in Church for our Christmas services. We have also resumed our Wednesday morning coffee morning, with Food Bank at the same time providing for more and more people. Our Monday morning Toddler Church also goes from strength to strength. We have welcomed some new members into our Sunday morning congregation, who have soon become integral members of our Church Family. I would like to say an especial thank you to our Churchwardens, Gillian and Elizabeth for the first quarter of 2022, and Valerie, who took over from Gillian for the rest of 2022. I feel very lucky in the support and hard work of the wardens. Also, on a personal note, 2022 was a very special year for Bridget and I, as we were married on the 29th January! I hope you enjoy this report, and take note of so much done both publicly and behind the scenes to foster the life of our Church.

Fr Geoff

FROM THE CHURCHWARDENS

The life of a Churchwarden is never dull.

We have legal responsibilities which include looking after property and plate, representing the laity, and supporting all members. We must bring peace, maintain order and decency and co-operate with the vicar! We must manage resources responsibly and act with care and skill. In short, we should know what is going on with everything and everybody all the time.

Our thanks go to Fr Geoff for all the services he has conducted especially those that are live streamed and recorded and for the Saturday Zoom Café. Also, to Fr Stephen who takes services as often as he is able.

Thanks also to Gillian Heath who served as churchwarden for 5 years until last year and welcome to Valerie Blacklock for becoming a churchwarden and doing so well in her first year.

Please read on in this Annual Report to find the details of what each group or committee has achieved this year. Financially we are in a good position The buildings are in good repair except for the delay for the repair to the piece of the wall as per the Q.I. report. Next year we will have to make decisions about heating the church.

Thank you to everyone for your friendship and support; long may it continue.

Elizabeth Watkin and Valerie Blacklock.

St Michael and All Angels Church – Annual Report for 2022

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the incumbent, the Rev. Dr Geoffrey Calvert, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for the maintenance of the Curate's House, 57 Whippendell Road, Watford and Littlebury Hall. In addition, it owns and has responsibilities, as defined in the Lease, for the West Watford Multi-Cultural Community Centre formerly known as St. Michael's Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion.

These activities have been seriously affected by the Coronavirus pandemic in the early part of 2022, but have taken place in various ways, in addition to what has been possible of our regular activities. Services with a congregation in Church began again on Easter Day 2022.

We seek to enable members of the community to engage with the Christian faith through:
Worship, prayer and study,
Provision of pastoral care,
Missionary and outreach work,
Support of local organisations.

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the internet in various ways has been very important in 2022.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The House of Bishops' Guidance Documents "Protecting all God's Children" "Policy for safeguarding adults in the Church of England" and "Promoting a Safer Church", have been issued to PCC members and are available from the Vicar on request. Those requiring a DBS (Disclosure and Barring Service) disclosure have received them, and the ongoing programme of Church of England online safeguarding training for those who require this continues. The PCC has reviewed its Safeguarding policies one for Children and one for Vulnerable Adults following new Church of England guidance.

Ministry

The Vicar is supported and assisted in ministry by colleagues, both ordained and lay, the Revd Stephen Mephram as Associate Priest, and Bridget Russell-Calvert as reader.

Dr Martin Heath, Emeritus Reader, also supports the Church's Mission in a number of ways, including preaching. Other members of the congregation engage in pastoral care, and there is a Pastoral Care Group which supports the Vicar in this area of the Church's ministry.

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Ex-officio members

Incumbent:	The Revd Dr Geoffrey Calvert (Chairman)
Licensed Ministers	The Revd Stephen Mephram (Associate Priest) Mrs Bridget Russell-Calvert (Reader)
Churchwardens	Mrs Elizabeth Watkin Mrs Valerie Blacklock
Representatives on the Deanery Synod to 2023 (one vacancy)	Mr Martin Matthews Mrs Victoria Matthews

Elected Members:

To serve to 2023 Mrs Sylvia Moring, Mrs Jane Talbot, Mrs Gillian Heath

To serve to 2024 Mr Andrew Kiddle, Mr Duncan Turton

To serve to 2025 Mr Simon Fowle, Cllr Mark Watkin

Non-trustee officers appointed by PCC

Honorary Treasurer – Mr Duncan Turton

Electoral Roll Officer – Mr Simon Fowle

Safeguarding Officer – Mrs Bridget Russell-Calvert

Data Controller – The Revd Geoffrey Calvert

PCC Minutes Secretary – rotating between Members

PCC Diocesan Liaison Secretary – Mrs Valerie Blacklock

Annual Report Compilation – Mr Henry and Mrs Sylvia Moring

Non-trustee advisors appointed by PCC

Insurance advisor – Mr Duncan Turton

Committees

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2021, using video conferencing.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Vicar, the Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee:

- Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities.

(A fuller set of terms of reference for the Finance Committee is available on request)

Estates Committee:

- Attends to matters relating to the fabric of the church, halls, grounds and the curate's house
- Oversees the management of the Littlebury Hall.

Mission Committee:

- Seeks to foster support for the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers;
- To make recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

- The committee fosters contact with all organisations associated with St. Michael and All Angels, providing catering for parish functions and supports other activities where appropriate

Children and Young Families Network:

- Fosters Christian growth among young people in the age group 0 – 18 years

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The House of Bishops' Guidance Documents "Protecting all God's Children" "Policy for safeguarding adults in the Church of England", and "Promoting a Safer Church", are held by PCC members and available from the Vicar on request.

Some DBS (Disclosure and Barring Service) checks are in the process of being applied for.

All PCC Safeguarding training is up to date.

All Safeguarding policies are up to date and displayed on the parish website.

Bridget Russell-Calvert

St Michael and All Angels Church, Watford

MISSION ACTION PLAN

(A new Mission Action Plan is in Preparation)

REVIEW OF THE YEAR

St Michael & All Angels Church is located in the residential area of West Watford. It is a large building built over 100 years ago to enable the people of West Watford to attend Christian worship. In recent years the local population has become multi-ethnic. There is still a good number of Christians who attend St Michael's Church for worship on Sundays although about 40% of our Electoral Roll members live outside the Parish.

Our core act of Sunday Worship, at 9.30am, involves many people, who support it as musicians, servers, readers, intercessors, sidespersons, and Children's Church leaders, by providing weekly leaflets, and in many other ways. People from many different sections of the local and wider community are welcomed. The coronavirus pandemic in 2022 meant in the early part of 2022 that these services were not able to take place with a congregation. From Easter Sunday 2022, services were conducted with a congregation, both in person and online.

We were able to have all our Christmas Services, including Crib service, Midnight Mass and Christmas Day in person, which was a joy.

The Toddler Church is thriving, with few sessions where there are fewer than 20 children present, and a lovely supportive group of parents, grandparents and carers.

We act as a collection point for the Watford Food Bank, and a distribution point on Wednesday mornings. Many thanks to the volunteers who enable us to do this. numbers of people needing Food Bank have continued to grow, to the point where we have to have a van bring the food boxes to us for distribution.

Laurance Haines School and Chater Infants School have returned to having harvest and Christmas celebrations in Church, and in 2023 St Anthony's School resumed their Lent retreat day in Church. Care Home services have restarted at The Chase, and St Anthony's.

The church building is adaptable, particularly as it does not have pews, and both church members and other local people take advantage of its size for social activities. Church members particularly welcome non churchgoers to this type of activity as it brings them inside our lovely church building.

The Church was used by the Jacobite Syrian Orthodox Church on two Sundays a month when the easing of restrictions allowed, and on other occasions.

During the year, St Michael's ministered to the local community through services of Baptism, Marriage and Funerals.

The church is a member of Churches Together in Central South and West Watford (now Churches Together in Watford) and of Christians Across Watford.

We were able to have a Quiz Night, and a Christmas Fair in 2022 which provided occasions to raise funds in a welcoming and friendly atmosphere.

St Michael's observed the death and funeral of Her Majesty Queen Elizabeth II by having the Church open for prayer, enabling people to sign a book of condolence, and showing the funeral in Church.

10% of our Planned Giving is earmarked for Mission Giving (described later in the Annual Report).

Sadly Fay Storey became too frail to continue her years of sterling work on our grounds and in the Church, and she is very much missed, although living locally and receiving visitors!

As a Christian Church, St Michael's seeks to welcome and minister to a wide variety of people from our local and wider communities, giving them a place to belong and find fellowship and understanding. We aim to do this through a wide variety of worship and other activities on Sundays and during the week so that people can find a place here whatever part of the community they belong to.

Since January 2022, we have said goodbye to Cyril Stone, Cynthia Dixon, Lesley Rees, Keith Levinson, Pat Beach and Dennis Beach, who have passed away.

Fr Geoff

ELECTORAL ROLL

After the revision of the Electoral Roll in May 2022, there were 67 on the Roll. The 67 comprised 41 Resident and 26 non-Resident.

At 31st December 2022, the year-end total was 68, of which 41 were Resident and 27 non-Resident, this is three fewer than at 31 December 2021.

Simon Fowle
Electoral Roll Officer

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford
(Charity Number 1132010).

Introduction

The Parochial Church Council presents the Report and Accounts of St Michael and All Angels, Watford for the year ended 31 December 2022

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000

TREASURER'S REPORT 2022

Our overall funds have decreased during 2022 from £109,154 to £95,073. Total incoming funds were £91,822. That is a decrease on 2021 figure of £121,798 – however that figure was affected by both covid closure and the receipt of a bequest, and as such is not comparable.

It should however be noted that although our overall funds declined by just over £14,000 a payment of £15,000 was made in early January 2022 in relation to works at 57 Whippendell Road. Excluding that payment the church made a surplus in 2022 of around £1,000.

Our main sources of regular income were:

1. Rental income (St Michael's Hall, Littlebury Hall, and the Curate's House) - £41,527 (2021: £23,080).
2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) - £39,698. The equivalent amount from these sources in 2021 was £36,899. The difference can be in part attributed to some covid restrictions in place in 2021.

Our total expenditure ("Resources used"), at £104,052 – very similar to the 2021 figure of £102,742.

Our biggest item of expenditure remains the Diocesan Quota, which in 2022 was £51,764. We are not expecting any significant increase in the parish share in 2023.

We had bank and deposit balances of £62,121 at 31st December 2022

The Future

PCC took the decision to actively look to diversify income streams. For too long St Michael's was too reliant on the great generosity of the congregation. This report shows that the efforts to seek greater rent returns on the properties has started to feed into the figures. These efforts will continue.

There will need to be a substantial programme of spending on quinquennial work to the church building in the near-future.

The Church and Money

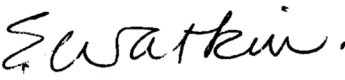
Like just about everyone else in the country inflation has over the past year been a great concern to the church. Rather disappointingly Revelation 6: 5-6 suggests that large-scale inflation is a part of God's judgment on earth. However perhaps something more cheery is in order – after all the financial performance of the Church this year gives us some cause for cautious optimism as we look to the building works we need to carry out. The Bible reminds us that riches can be fleeting and that we should all be cautious financially. Proverbs 23:5 says "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."

These are uncertain times but PCC will continue to be careful.

Duncan Turton

Treasurer

Balance Sheet

Parochial Church Council of St Michael and All Angels Watford			
		2022	2021
Balance Sheet as at 31 December 2022	Note	£	£
Fixed Assets			
Tangible Fixed Assets			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property - Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
Investment Assets	4c	13,736	15,587
		31,376	33,227
Current Assets			
Debtors and Prepayments		1,767	2,257
Short Term Deposits		37,111	36,629
Cash at Bank and at Hand		25,007	37,041
		63,885	75,927
Sundry Creditors and Accruals		(188)	0
Liabilities Sundry Creditors and Accruals		(188)	0
Net Current Assets		63,697	75,927
Net Assets	11	95,073	109,154
Funds			
Unrestricted			
General Funds		85,155	97,465
Major Works Fund		4,995	6,667
Flower Fund		361	361
Vicar/Churchwarden's Emergency Fund		916	916
Organ Fund		245	245
		91,672	105,654
Restricted			
Major Works Fund		642	642
General Fund		2,759	2,858
		3,401	3,500
		95,073	109,154
		0	
Approved by the Parochial Church Council on 15th March 2023			
Signed			
			
		Rev. Geoffrey Calvert, Vicar	
			
		Mrs E Watkin, Churchwarden	

Financial Activities

<u>Parochial Church Council of St Michael and All Angels Watford</u>					
<u>Statement of Financial Activities for the year ended 31 December 2022</u>					
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2022 Total Funds
<u>Incoming Resources</u>					
Incoming Resources from Donors	2a	39,698	0	0	39,698
Other Voluntary Incoming Resources	2b	3,838	0	0	3,838
Income from charitable and ancillary trading	2c	47,364	0	0	47,364
Other ordinary incoming resources	2d	0	0	0	0
Income from investments	2e	922	0	0	922
Vicar and Churchwardens fund	2e	0	0	0	0
Total Incoming Resources		91,822	0	0	91,822
Total Incoming Resources					121,798
<u>Resources Used</u>					
Grants	3a	3,310	0	0	3,310
Activities Directly relating to the work of the church	3b	99,795	0	0	99,795
Generating Funds and Publicity	3c	55	0	0	55
Church Management and administration	3d	892	0	0	892
Total Resources Used		104,052	0	0	104,052
Total Resources Used					102,742
Net Incoming Resources		(12,230)	0	0	(12,230)
Net Incoming Resources					19,056
Unrealised Gains/(losses) on investments		(81)	(1,672)	(99)	(1,851)
Net Movements in Investments		(81)	(1,672)	(99)	(1,851)
Net Movements in Funds		(12,311)	(1,672)	(99)	(14,081)
Balances Carried Forward at 31/12/21		97,465	8,189	3,500	109,154
Balances Carried Forward at 31/12/22		85,155	6,517	3,401	95,073
Balances Carried Forward at 31/12/22					109,154

Financial Notes

Parochial Church Council of St Michael and All Angels Watford									
Notes to the Financial Statements for the year ended 31 December 2022									
		Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2022 Total Funds	2021 Total Funds		
Incoming Resources									
2a	Incoming Resources from donors								
	Planned Giving and collections at services		28,189			28,189	27,302		
	Tax Recovered (Gift Aid)		7,255			7,255	8,007		
	Missions/charitable giving		0			0	0		
	Grants towards Quinquennial repair costs		0			0	0		
	Grant towards War Memorial refurbishment		0			0	0		
	Donations - General		4,254		0	4,254	1,590		
	Donations - Flower Fund		0		0	0	0		
			39,698	0	0	39,698	36,899		
Other Voluntary incoming Resources									
2b	Other Voluntary incoming Resources								
	Legacies	6	0			0	56,411		
	Fair, Market and other fund raising		3,838			3,838	992		
			3,838	0	0	3,838	57,403		
Income from Charitable and ancillary trading									
2c	Income from Charitable and ancillary trading								
	Sword Magazine		0			0	0		
	Rental Income from Curate's House	7	20,082			20,082	5,190		
	Funeral and Wedding Fees		2,260			2,260	1,876		
	Church Hire Fees		3,577			3,577	2,115		
	Littlebury Hall - Lettings		10,945			10,945	7,390		
	St Michael's Rent		10,500			10,500	10,500		
	Other income - sale of assets		0			0	0		
			47,364	0	0	47,364	27,071		
Other Ordinary Incoming Resources									
2d	Other Ordinary Incoming Resources								
	Insurance Claims		0			0	0		
	Recoverable VAT		0			0	0		
			0	0	0	0	0		
Income from investments									
2e	Income from investments								
	Church		922		0	922	425		
	Vicar/Churchwardens Fund		0			0	0		
			922	0	0	922	425		
	Total Incoming Resources		91,822	0	0	91,822	121,798		

Parochial Church Council of St Michael and All Angels Watford									
Notes to the Financial Statements for the year ended 31 December 2022 (Continued)									
		Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2022 Total Funds	2021 Total Funds		
	Resources Used								
3a	Grants								
	Missions at home and abroad and charitable giving		3,310			3,310	3,700		
			3,310	0	0	3,310	3,700		
3b	Activities directly relating to the work of the church:								
	Ministry Diocesan Quota		51,764			51,764	52,191		
	Ministry Clergy Expenses		632			632	541		
	Curate house expenses		18,460			18,460	26,055		
	Church Running Expenses inc Cleaning		9,591			9,591	6,928		
	Insurance - Church		4,885			4,885	3,833		
	Repairs and Maintenance		2,307			2,307	1,695		
	Music		2,017			2,017	697		
	Sanctuary Expenses		538			538	198		
	Children's Church and Youth work		342			342	228		
	Purchase of flowers		0	0	0	0	0		
	Littlebury Hall expenses		1,521			1,521	1,934		
	Sword Magazine, Messenger and See Round		0			0	0		
	Organ repairs		398			398	556		
	Major Church Repairs: Quinquennial		4,589			4,589	1,896		
	Costs of War Memorial		0			0	0		
	Church Gardening Expenses		1,271			1,271	0		
	Parochial Fees Payable to DBF		1,480			1,480	1,713		
			99,795	0	0	99,795	98,465		
3c	Generating Funds and Publicity								
			55			55	0		
			55	0	0	55	0		
3d	Church management and admin								
	Printing, copying and stationery inc. maintenance of copier		474			474	359		
	General expenses		418			418	218		
	Depreciation		0		0	0	0		
			892	0	0	892	577		
	Total Resources Used		104,052	0	0	104,052	102,742		

Parochial Church Council of St Michael and All Angels Watford						
Notes to the Financial Statements for the year ended 31 December 2022 (Continued)						
		Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
4	Fixed Assets for use by the PCC					
4a	Tangible Assets					
	Tangible Fixed Assets at cost	17,640			17,640	17,640
	Functional freehold properties it is not considered appropriate to make a provision of depreciation for these assets					
4b	Equipment, Fixtures and fittings see note 8	0 17,640	0	0	0 17,640	0 17,640
4c	The investments comprise the following:	375 CBF Fixed Interest Securities Fund - Income shares	610 CBF Investment Fund Income Shares.	461 CBF Fixed Interest Securities Fund - Income shares		
		General	Designated	Restricted	Total	Total
	Investments (value at 31/12/22)	513	12,594	630	13,737	13,887

5	Remuneration and Expenses				
	Members of the Church Council/Connected Persons:				
	Zero remuneration and expenses in 2022.				
6	Legacies pending				
	There are no legacies pending.				
7	57 Whippendell Road				
	The property has been, since February 2022 let out at a commercial rate. There are no arrears as at year end 2022.				
8	Equipment Fixtures and Fittings				
	Net Balance 1/1/2022	0			
	Additions	0			
	Depreciation	-			
	Net Balance 31/12/2022	0			
9	Contingent Liability				
	There are no contingent liabilities.				
10	Insurance				
	Properties are insured on a replacement basis for the sums indicated:				
	St Michael's Church, Mildred Avenue/Durban Road, Watford	£	18,620,000.00		
	Littlebury Hall, Mildred Avenue, Watford	£	438,486.00		
	57 Whippendell Road, Watford	£	397,104.00		
	St Michael's Hall, Durban Road	£	547,500.00		
11	Analysis of Net Assets				
	Fixed Assets				
	Properties	17,640			
	Investments	13,736			
	Equipment, fixtures and fittings	0			
	Current Assets	63,885			
		95,261			
	less				
	Current Liabilities	(188)			
	Net Assets	95,073			

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's report to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2022, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ms Karen Pryse

Croxley, Herts.

March 2023



MISSION AND CHARITABLE GIVING

ST MICHAEL AND ALL ANGELS CHURCH

Mission and charitable giving for year ended 31st December 2022

St Michael's Church allocates 10 percent of its planned giving each year to local, national and international agencies whose work it seeks to support. The following list shows the charities to which we allocated funds in 2022.

Alzheimer's Society	£450
Herts & Middlesex Wildlife Trust	£450
Mission Aviation Fellowship	£450
Watford Town Centre Chaplaincy	£450
Trussell Trust (Food Banks)	£450
USPG (International Anglican Mission Agency)	£450
Watford and Three Rivers Refugee Partnership	£450
TOTAL	<u>£3,150.00</u>

Other Special Collections and Fund Raising

Bike 'n Hike - Beds/Herts Historic Churches (£410 raised, half to St Michael's)	410
Bring & Buy Sales	290
Christian Aid Christmas Greetings booklet (2022) (inc Gift Aid)	406
Christian Aid Week Donations (inc Gift Aid)	204
Christmas Fair	2,337
Collections and Donations at special services	907
Lent Lunches (for Mission)	228
Quiz Night – church funds	900
Quiz Night – DEC Ukrainian Disaster Fund	160
Sales (including coffee)	636
TOTAL	<u>£6,478</u>

ANGELIC COFFEE

We have only been able to run Angelic Coffee a few times in 2022, but when we have, the aroma of freshly ground (fair trade) coffee beans has been most appreciated. Many thanks to Bridget for all she has done, both in preparation and serving.

Fr Geoff

CHILDREN & YOUNG FAMILIES NETWORK

This Network includes all who are involved in welcoming children and their families into our church and nurturing their faith.

Toddlers' Church is held every Monday except Bank Holidays for accompanied children from birth to school age. Several dads and grans now come and all are very supportive and have made friends. This is a time of fun, activity and free play with our many toys and trucks to ride on. Then we gather for a short prayer and sing choruses and nursery rhymes and, when appropriate, an age adapted Bible story. Then it's snack time! We now have up to 28 children, mostly babies and toddlers.

Children's Church takes place in the choir vestry during the Sung Eucharist and has continued - thanks to Jane, Elizabeth and Ranti - to be a place of fun, with a message focusing on being a Christian in the 21st Century using books, videos, crafts and quizzes engaging and listening to the children.

First Sunday worship at St Michael's is a slightly shorter service with children participating in the readings and leading the intercessions - which they have beautifully written.

During the year we enjoyed an Easter Workshop with the children making cards, decorations and mini Easter Gardens. In August we held what we hope was our first Family Fun Day in Cassiobury Park which was well supported with old and young enjoying traditional games and races, including tug-of-war with toddlers and oldies! And on Christmas Eve our traditional Crib Service was again well supported with a large cast of young costume-clad performers.

On the third Sunday of each month, Bridget has led a discussion group in the Clergy Vestry for young people, and has had some very lively and interesting discussions. Many thanks to Bridget for facilitating, and to the young people for their participation and engagement.

For all this, our heartfelt thanks to God. And to Fr Geoff, Bridget, Jane, Elizabeth, Malcolm and Ranti for enabling this vital and life - affirming ministry to blossom.

Gillian Heath

August 2022 saw our first St Michael's Family Fun Sports day in the park. 50 of us made up of our Monday toddler church families alongside our Sunday congregation including Geoff and Bridget and grandparents who came with their families and friends. Elizabeth and Allen Talbot kept the energetic pace going throughout helped admirably by Kirsty, James and Fiona Mephram. Malcolm Talbot made some garden games out of reclaimed wood which were enjoyed by many. The children and adults alike enjoyed many races including egg and spoon, three legged and a giant obstacle course. Certificates were awarded at the end and all agreed there must be another Family Fun Sports day in 2023.

This year during the Christmas fair the Lady Chapel was transformed into a wonderful advent work shop. About 30 Children of different faiths joined in to make fun things to use at Christmas. At St Michael's we are committed to sustainability and this was reflected in the crafts the young ones produced. These included decorating Christmas cracker hats made from cloth that can be used year on year and decorating miniature Christmas trees that Malcolm Talbot made from old slatted wooden blinds. Kirsty, Elizabeth, Ruth and Lucie made a fantastic team that made it a marvellous time for all. It was wonderful seeing the Children walk out with paper bags full of goodies with Christmas hats on and huge smiles on their faces.

Jane Talbot

DEANERY SYNOD

Three meetings were scheduled for 2022:

In February the Diocesan Secretary, David White, addressed the current church situation where people 'choose' a church rather than attending their parish church, particularly in urban areas where there is more likely to be a choice. This was followed by an AV presentation by Rev Eddie Green from All Saints on the situation in the Watford Deanery.

In August there was an update on parishes in vacancy around the Deanery, a discussion of the Parish Share Factor Review and a presentation by Rev Jon Stevens about the work of General Synod, of which he is a member.

The October meeting was cancelled.

Martin and Vicki Matthews

ESTATES COMMITTEE

We have had a good year with many and varied activities in our remit of caring for the well-being of the Church, Littlebury Hall, St Michael's Hall and the house at 57 Whippendell Road.

In the Church the sanctuary was enhanced by a fresh coat of paint. Thanks are due to Fr Stephen for organising this project and to everyone who came to help. He was also the instigator of the project to renovate the worst areas of the parquet floor which now makes the entrance at the west end so much more welcoming. At the east end of church Valerie was the overseer of updating the kitchen with new sink, cupboards, flooring and a new coat of paint thus making this a greater amenity for anyone wishing to hire the choir vestry for meetings or classes. Jane has been in charge of refreshing the furniture and equipment that the Toddler Church children use. The path outside the Mildred Avenue door was a trip hazard with so many uneven paving slabs but the area was relaid – thank you Ian B. for clearing up this problem. Outside, the garden has been transformed by the way Mercedes has cut back the shrubs and other plants making it more open and airy.

In Littlebury Hall, the Modern Combat Martial Arts group took on hiring the hall and, after the Family Centre relocated to the MCCC, created their own working space by changing the internal layout and painting the outside with no cost to us. They are hiring the hall at a good commercial rate and are using a Licence until their Lease is finalised in the near future. St Michael's Hall continues to be run by the Multi Cultural Community Centre. The lease will be reviewed in 2023.

At number 57 our new tenants, a friendly family of five from America, moved in at the beginning of the year. This property has been let out at a commercial rate with an annual rent review built in to the Lease. It is managed by Nicole Aldous-Minaya. John Hurley has made an excellent job of refurbishing it, including up-grading the kitchen and bathroom. We have a house in very good condition and a valuable asset.

There were a number of small jobs, such as changing light bulbs, fixing doors, Risk Assessments being reviewed and Insurances being renewed that were carried out smoothly as part of our annual responsibilities. The 5 yearly Electrical Inspection has had to be carried over to January.

Many thanks to all the existing members of this committee; for all your help, enthusiasm and dedication. If you are interested in these sorts of matters you are very welcome to talk to me about joining this committee.

Elizabeth Watkin

FOOD BANK

The Food Bank service was maintained throughout 2022 by the Vicar, Mrs Jane Talbot, Mrs Valerie Blacklock, Ms Francoise Battin, and Mrs Vicki Matthews, with others in support when needed, to whom we are very grateful. The Food Bank has seen increased use over the year due to the effects of the pandemic, and is a very important support for those who use it. We are now having our food parcels delivered by van, as there is too much needed to get in our cars. Whilst we wish we could live in a society that doesn't need to have Food Banks, we are glad we are able to support needy people in this way.

Fr Geoff

MISSION COMMITTEE

The Mission Committee is meeting again, and considering the mission of St Michael's in its wider sense, meaning what we are called to be and to do as a Church. This includes our support of local national and international charities, but also includes how we can grow in faith and love as a Church family and reach out to those around us. We have considered our Mission Action Plan, our advertising, our service books, our website and social media presence, how to minister in the further distanced areas of the parish, and other matters.

Fr Geoff

MUSIC

St Michael's is very fortunate in having a choir and two organists. Tim Hooper and Dave Degen have both been very supportive as our organists, and we have enjoyed their different styles of playing. The choir have been faithful and supportive, and have been attracting new members. The organ will soon need some considerable work to bring all its capabilities into play, and there will be information about this in due course.

Fr Geoff

In the early part of the year we were closed for worship in church so it was a very special Easter Day service when the congregation was able to come back to church when it had been cleaned and polished and filled with light and flowers and music. We are so fortunate to have not one but two excellent musicians to come and play for us at the weekly 9.30 Eucharist. Many thanks are extended to both Dave Degen and Tim Hooper who easily move from organ to piano depending on the hymns and anthem set for each week.

The choir is still going; we may be hanging on by a wing and a prayer but we are still there. It is wonderful that we have been joined by Phil, Ruth and Isaac who are most welcome.

Two concerts were booked to be held at St Michael's in 2022, but unfortunately both had to be cancelled. Here's hoping next year will be better.

Elizabeth Watkin

SOCIAL COMMITTEE REPORT

The social committee is at present a small group who plan our social activities and arrange refreshments after special services throughout the year. Anyone who would like to join the committee would be very welcome as we need more people to be able to move forward with new ideas for social activities.

2022 began with a degree of uncertainty and trepidation that anything planned might not happen due to Covid and there being a reticence about bringing groups of people together.

Despite this we managed to hold a Lent Lunch in March helped by The Brownies at Trinity and their leaders. Many thanks to them.

Feeling more confident, as the year progressed, we organised a quiz on 7th July hosted by Chris and June that was extremely well attended. We had 10 tables and catered for 79 people raising funds for the church and The Ukrainian Disaster Fund. We had support from Warner Bros, Cha Café, West Herts Golf Club, Boom Battle Bar and members of the congregation to provide an attractive raffle. Thanks to everyone who helped in any way to make the evening a success. We have another planned for 2023.

Saturday 10th September we had planned an Afternoon Tea on the triangle but sadly this event was overshadowed by the death of Queen Elizabeth II and instead the church was open for residents to come together to reminisce and sign the Book of Condolence from Friday 9th for a number of days. The cakes and scones that had been prepared were enjoyed by all who came.

There was a Bring and Share Harvest lunch on 2nd October enjoyed by all who attended.

On Saturday 12th November held a Flower Workshop. The intention being to make use of some of the artificial flowers that Fay has lovingly stored over the years. It was a very enjoyable afternoon during which many displays were made. Some of these have been placed around the church and others are in storage to be used at different times of the year.

Saturday 3rd December saw the return of a full Christmas Fair combined with an Advent Workshop held in The Lady Chapel. The Advent Workshop fantastically organised by The Talbot Family brought many young families into the church. There was a choir from Chater Infants School to entertain us at the beginning of the fair to whom we are most grateful. A music group brought together by Christine Deeley made the atmosphere within the church very special. Our appreciation and thanks go to them and the phrase "same time next year" was uttered. Thanks to everyone who put in so much work on the day and beforehand especially Maggie Shrive and her catering team. The church benefitted from a very healthy profit of £2337 but the most satisfying part was the smile on peoples' faces, the buzz in the church on the day and the fact that some people who attended were enjoying themselves so much they stayed to help where they saw a need. Thanks also to The Toddler Church carers who gave a lot of support. The Raffle benefitted from the support of Metropolitan Bushey and The Grove who gave very generous prizes.

Finally, we had our Carol Service on Sunday 18th December followed by mulled wine and mince pies. Thanks to all who took part and donated mince pies. We had about 50 people in church.

The Social Committee are very grateful to the church members who have donated items for the functions, given their time to prepare the church by moving and replacing furniture and undertaken mountains of washing up. Without this backroom support events cannot happen.

A lot of the arrangements this year were made on WhatsApp but it is hoped that we can get back to in person meetings in 2023 and that we can build on what was achieved in 2022.

Valerie Blacklock

WEDNESDAY MORNING COFFEE

Tea, coffee biscuits continue to be served every Wednesday morning. There is a regular group of around 5-10 people who enjoy coming along and sharing in lively conversation!

Fr Geoff

YOUNG PEOPLE'S MONTHLY DISCUSSION GROUP

The young people's discussion group meets on the third Sunday of each month during the Eucharist.

Topics range from the lectionary reading to the use of individual words in the bible and encompass everything from ethics to the UN Sustainable Development goals.

The group includes up to five young people, all of whom debate and discuss honestly and with consideration for each other.

Bridget Russell-Calvert

Accounts

ST MICHAEL AND ALL ANGELS CHURCH

WATFORD

Mildred Avenue, Watford WD18 7DY

Annual Report

and

Financial Statements

of the

Parochial Church Council

for the year ended 31st December 2021

Incumbent

The Revd Dr Geoffrey Calvert

Bank:

Barclays Bank

High Street

Watford

WD17 2BE

Independent Examiner:

Karen Pryse

18 Frankland Road

Croxley Green

WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Watford
Annual Report for the Year January to December 2021

WELCOME AND INTRODUCTION FROM THE VICARAGE

Dear Friends,

Church life in 2021 has been dominated again by the coronavirus pandemic. There were phases of full lockdown, and phases of relaxation. We were able to worship in person during some part of the year, and at others we have been mainly or completely worshipping online. We have continued to livestream our services and make them accessible on YouTube.

During this time, members of the congregation have engaged in a Zoom coffee morning on Saturdays, which has become an important fixture in many people's weekly routine, and has given us some chance to meet socially, if virtually. The Food Bank continued to operate from St Michael's.

I am grateful to those who have continued to take part in the telephone support network established at the beginning of the first lockdown.

I must also pay tribute to the continued loyalty shown by the congregation in their financial giving. Due to this loyalty, we ended 2021 in a much better financial position than might otherwise have been expected.

During the year, we said goodbye to Fr George Ochola, who moved away from Watford. Mrs Bridget Russell as Reader and The Revd Stephen Mephram as Associate Priest have continued to make very valuable contributions to our Church life in many ways.

During the year, our children and young people participated in craft work for an online Easter Garden, and adults provided readings and meditations for an online Stations of the Cross. In the lead-up to Christmas, carols were sung outside the Church, and the resultant videos were used in an online crib service, which also included readings from our children and young people.

We had some very moving liturgies in Church, and I would like to thank all those who participated in enabling, supporting, and attending in person worship when possible. I would also like to thank all those who supported us faithfully online.

With my love and prayers

Fr Geoff

FROM THE CHURCHWARDENS

Another year of restrictions and of having to live with many uncertainties, not least in our patterns of worship and community life, so we are very grateful to Fr Geoff for his IT skills in enabling our Sunday worship to be live-streamed. Alongside that, as this Report testifies, much has been achieved, not just in 'keeping going' but in new initiatives and there is much in these pages to give encouragement and affirm faith in a loving and ever-present God.

It is with pleasure that we commend this Report and in so doing express our heartfelt gratitude for all the support we have received from you.

Elizabeth Watkin & Gillian Heath

St Michael and All Angels Church – Annual Report for 2021

St Michael and All Angels Church – Annual Report for 2021

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the incumbent, the Rev. Dr Geoffrey Calvert, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for the maintenance of the Curate's House, 57 Whippendell Road, Watford and Littlebury Hall. In addition, it owns and has responsibilities, as defined in the Lease, for the West Watford Multi-Cultural Community Centre formerly known as St. Michael's Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion. These activities have been seriously affected by the Coronavirus pandemic in 2021, but have taken place in various ways, in addition to what has been possible of our regular activities. We seek to enable members of the community to engage with the Christian faith through:

- Worship, prayer and study,
- Provision of pastoral care,
- Missionary and outreach work,
- Support of local organisations.

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the Internet in various ways has been very important in 2021.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The House of Bishops' Guidance Documents "Protecting all God's Children" "Policy for safeguarding adults in the Church of England" and "Promoting a Safer Church", have been issued to PCC members and are available from the Vicar on request. Those requiring a DBS (Disclosure and Barring Service) disclosure have received them, and the ongoing programme of Church of England online safeguarding training for those who require this has begun. The PCC *is reviewing/has reviewed* the Safeguarding policies one for Children and one for Vulnerable Adults following new Church of England guidance.

Ministry

The Vicar is supported and assisted in ministry by colleagues, both ordained and lay. The Revd Stephen Mephram has joined us as Associate Priest, and Bridget Russell as reader. Dr Martin Heath, Emeritus Reader, also supports the Church's Mission in a number of ways. Other members of the congregation engage in pastoral care, and there is a Pastoral Care Group which supports the Vicar in this area of the Church's ministry.

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Ex-officio members

Incumbent:	The Revd Dr Geoffrey Calvert (Chairman)
Licensed Ministers	The Revd Stephen Mephram (Associate Priest) Mrs Bridget Russell (Reader)
Churchwardens	Mrs Gillian Heath Mrs Elizabeth Watkin
Representatives on the Deanery Synod to 2023 (one vacancy)	Mr Martin Matthews Mrs Victoria Matthews

Elected Members:

To serve to 2022 Mr Simon Fowle, Cllr Mark Watkin

To serve to 2023 Mrs Marcella Browne, Mrs Sylvia Moring, Mrs Jane Talbot

To serve to 2024 Mr Andrew Kiddle, Mr Duncan Turton

Non-trustee officers appointed by PCC

Honorary Treasurer – Mr Duncan Turton

Electoral Roll Officer – Mr Simon Fowle

Safeguarding Officer – Mrs Marcella Browne

Data Controller – The Revd Geoffrey Calvert

PCC Minutes Secretary – rotating between Members

PCC Diocesan Liaison Secretary – Mrs Valerie Blacklock

Annual Report Compilation – Mr Henry and Mrs Sylvia Moring

Non-trustee advisors appointed by PCC

Insurance advisor – Mr Duncan Turton

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2021, using video conferencing.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Vicar, the Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee:

- Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities.

(There is a fuller set of terms of reference for the finance committee)

Estates Committee:

- Attends to matters relating to the fabric of the church, halls, grounds and the curate's house
- Oversees the management of the Littlebury Hall.

Mission Committee:

- Seeks to foster support for the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers;
- To make recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

- The committee fosters contact with all organisations associated with St. Michael and All Angels, providing catering for parish functions and supports other activities where appropriate.

Children and Young Families Network:

- Fosters Christian growth among young people in the age group 0 – 18 years.

St Michael and All Angels Church, Watford

MISSION ACTION PLAN

(Draft proposal for discussion)

1. Introduction

Our Diocese of St Albans encourages us in mission through Living God's Love, attending to the three areas of:

Going Deeper into God

Making New Disciples

Transforming Communities

The practical method we are encouraged to use is Mission Action Planning, in which practical and achievable goals are set out.. The proposals are, in the main, moving forward with work we already do, and aiming to involve more people in it. The plan is one which can involve a wide range of members of the congregation. Members of St Michael's are encouraged to think and pray deeply about the plan, and how they can give their support.

2. The Mission Action Plan

2.1 to encourage younger members and families in their faith journeys
– through First Sunday Worship, Children's Church, and Toddler Church.

2.2 to work towards becoming a "Dementia Friendly Church", by engaging with the Alzheimer's Society Programme.

2.3 to encourage Church members to realise their own ministries

2.4 to work towards a wider and more inclusive involvement by church members in the life of St Michael's – in worship, ministry, the PCC and its committees.

2.5 to provide new opportunities for growth in Christian understanding and spirituality
– by and developing finding opportunities for study and nurture groups.

2.6 to extend our commitment to community and neighbourhood relations
–for example through the Watford Inter-Faith Association and Celebration

2.7 to engage with the wider Christian community in Watford
–through active participation in Churches Together and Christians Across Watford.

2.8 to encourage greater support for local mission
–through hands-on involvement in the Food Bank, and the Refugee Partnership

2.9 to encourage deeper knowledge and engagement with the world beyond itself.

2.10 to develop our use of livestreaming to enable worship for people unable to come to Church

2.11 to develop our website and social media presence as means of reaching out to people living in our Parish but in areas far away from the Church

REVIEW OF THE YEAR

St Michael & All Angels Church is located in the residential area of West Watford. It is a large building built over 100 years ago to enable the people of West Watford to attend Christian worship. In recent years the local population has become multi-ethnic. There is still a good number of Christians who attend St Michael's Church for worship on Sundays although half of our Electoral Roll members live outside the Parish.

Our core act of Sunday Worship, at 9.30am, involves many people, who support it as musicians, servers, readers, intercessors, sidespersons, and Children's Church leaders, by providing weekly leaflets, and in many other ways. People from many different sections of the local and wider community are welcomed. The coronavirus pandemic in 2021 has meant that these services have not always been able to take place with a congregation. Some services have been livestreamed only, whilst others have taken place in church with a congregation, but have been livestreamed to those unable to attend.

We have maintained contact with our children and young families, many of whom took part on the online crib service, which reached many, and for which many were grateful to be included.

The Toddler Church has only been able to meet a few times since the first lockdown, although we are still in touch with our regular members. (The Toddler Church is, however, thriving as of the date of publication!)

We act as a collection point for the Watford Food Bank, and a distribution point on Wednesday mornings. We have continued to maintain this service to the community throughout the pandemic. Many thanks to the volunteers who enable us to do this.

Unfortunately, services in local care homes have not been possible, nor have school visits.

The church building is adaptable, particularly as it does not have pews, and both church members and other local people take advantage of its size for social activities. Church members particularly welcome non churchgoers to this type of activity as it brings them inside our lovely church building.

The Church has been used by the Jacobite Syrian Orthodox Church on two Sundays a month in some months when the easing of restrictions allowed, and on other occasions

During the year, St Michael's ministered to the local community through services of Baptism Marriage and Funerals.

The church is a member of Churches Together in Central South and West Watford and of Christians Across Watford.

We were able to have an Autumn Fair in 2021 which provided an occasion to raise funds in a welcoming and friendly atmosphere.

10% of our Planned Giving is earmarked for Mission Giving (described later in the Annual Report), and we were able to make up the shortfall from previous years.

As a Christian Church, St Michael's seeks to welcome and minister to a wide variety of people from our local and wider communities, giving them a place to belong and find fellowship and understanding. We aim to do this through a wide variety of worship and other activities on Sundays and during the week so that people can find a place here whatever part of the community they belong to.

We said goodbye this year to Mrs Sarah Dunning, Mr Ray Ward, and Mr Cyril Stone, who passed away, and a number of people who moved out of the area.

Fr Geoff

ELECTORAL ROLL

On 31 December 2021, the total number on the Church Electoral Roll was 69, of which 27 were non-resident. There were 2 additions (both resident) and five deletions (all non-resident) during the year, giving a net decrease of 3 from December 31st 2020.

The Roll will re-open for new applications after the 2022 Annual Parochial Church Meeting.

Simon Fowle
Electoral Roll Officer

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford
(Charity Number 1132010).

Introduction

The Parochial Church Council presents the Report and Accounts of St Michael and All Angels, Watford for the year ended 31 December 2021

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000

TREASURER'S REPORT

Lenin, purportedly, once said 'There are decades where nothing happens; and there are weeks where decades happen.' After this year, I rather know how he felt! I generally start my annual reports by giving the high-level figures, and I do so below. However, as I will also report, those numbers mask a great deal of financial activity and change. I am confident that it is change for the better.

Our overall funds have increased during 2021 from £88,398 to £109,154. Total incoming funds in total were £121,798. That is an increase on last year's closure-affected income of £70,352. This increase does include a bequest received by the church (see below).

Our main sources of regular income were:

1. Rental income (St Michael's Hall, Littlebury Hall, the Church and the Curate's House) - £23,080 (2020: £26,938). Note that the Curate's house has been vacant since 30th June 2021.
2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) - £36,899. The equivalent amount from these sources in 2020 was £36,506. This figure to some extent remains affected by the closure of the church in the early part of 2021 due to covid restrictions.

Our total expenditure ("Resources used"), at £102,742 is more than the 2020 figure of £75,273. An explanation for this rise is set out below.

Our biggest item of expenditure remains the Diocesan Quota, which in 2021 was £52,191. We are not expecting any increase in the parish share in 2022. The Parish Share is well over half of our regular normal spending.

We had bank and deposit balances of £73,672 at 31 December 2021.

The Future

The above numbers reflect our basic financial position. However 2021 was, hopefully, a year of positive change for our church's finances. In January 2021 we were the beneficiaries of a £56,000 bequest. PCC took the view that this money should be used to secure our financial future and invested £35,000 in upgrading the property owned by St Michael and All Angels at 57 Whippendell Road. The purchase of that property many years ago was an astute decision! Work is now in its final stages and we are hopeful of securing a good market rent for the property going forward after some years where a full market rent had been neither realised nor sought.

We also secured a long-term agreement with a martial arts centre for the use of the Littlebury Hall. For many years we have looked for a long-term tenant. Our arrangement with the martial arts centre will bring welcome income, however just as importantly it will bring stability in the future.

We continue to receive income from the St Michael's Hall, and are actively looking at other possible sources of regular income. In addition we have further used technology in our fund-raising. We are now in the parish giving scheme where regular donations can be made online and we encourage all parishioners to make use of this facility. We continue to be on Just Giving. We also have a card reader in the church building and good use of this has been made in 2021.

PCC has explicitly looked to diversify its sources of income as, for too long, it has been over-dependent on the great generosity of its congregation. The strategy in 2021 has been to

broaden income streams and we feel that great strides have been made in securing a broader base of income.

As if all of this was not enough the church building also had its quinquennial inspection in 2021. Some work was done, but in 2022 there will be some quite significant works to the church following the inspection. We are now well-prepared for these costs.

Needless to say that there was an extraordinary amount of effort put into all of the above. Securing builders and competitive quotes, negotiating contracts with tenants, seeking letting agents, working with surveyors and much more. The effort, all voluntary, that has gone in this year has been startling and in 2022 we are hopeful that the hard work will pay off.

I am also very aware that there was unease in the congregation about the difficult decision taken by PCC in 2020 to reduce its mission grants. There were good reasons for doing that in 2020, however PCC undertook to make good the difference as soon as it was able. I can report that in 2021 mission grants more than made up the shortfall from 2020.

The Church and Money

Thinking about the church, money and the need to raise income I was reminded recently of 1 Timothy 6-10 one of the most (mis) quoted passages of the Bible.

For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

Few bible passages have passed into common parlance in the way that those words have. And what makes it challenging is that in context Paul is not telling his friend and student Timothy that money is the root of all evil. Money after all is just a means of exchange. Clearly what is being decried is the LOVE of money. An obsession with money may very well form the basis of many kinds of sin, as the preceding verse says,

But those desiring to be rich fall into temptation and a snare, and many foolish and harmful desires, which plunge men into ruin and destruction.

I think the point Paul makes is that a reckless pursuit of money can result in temptation and sin. When one begins to focus on the accumulation of wealth as the highest purpose in life necessarily one puts other virtues below it. This is why Paul continues by saying,

But you, Timothy, are a man of God; so run from all these evil things. Pursue righteousness and a godly life, along with faith, love, perseverance, and gentleness.

What this passage does not say is that Timothy, or any other person of God, should live in poverty. Nothing here says that Timothy should be penniless. I don't think the overall passage says that a righteous life and seeking money are exclusive. The distinction being drawn by Paul in this passage is about collecting money in the right way and for the right reasons.

But godliness with contentment is great gain.

Wealth and money are as good or bad as what one does with them. How money is accumulated, spent and used is a reflection on us and our outlook on life. It is a message well worth dwelling on and as a PCC we can and do live out the cause of 1 Timothy 6-10 when we raise income for our Church.

Duncan Turton
Treasurer

Balance Sheet

Parochial Church Council of St Michael and All Angels Watford			
		2021	2020
Balance Sheet as at 31 December 2021	Note	£	£
<u>Fixed Assets</u>			
<u>Tangible Fixed Assets</u>			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property - Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
<u>Investment Assets</u>	4c	15,587	13,887
		33,227	31,527
<u>Current Assets Debtors and Prepayments</u>			
Short Term Deposits		2,257	3,888
Cash at Bank and at Hand		36,629	36,610
		37,041	16,373
		75,927	56,871
<u>Sundry Creditors and Accruals</u>		0	0
Liabilities Sundry Creditors and Accruals		0	0
<u>Net Current Assets</u>		75,927	56,871
<u>Net Assets</u>	11	109,154	88,398
<u>Funds</u>			
<u>Unrestricted</u>			
General Funds		97,465	78,451
Major Works Fund		6,667	4,874
Flower Fund		361	361
Vicar/Churchwarden's Emergency Fund		916	916
Organ Fund		245	245
		105,654	84,847
<u>Restricted Major Works Fund</u>			
General Fund		642	642
		2,858	2,909
		3,500	3,551
		109,154	88,398
Approved by the Parochial Church Council on 16th March 2022			
Signed			
	Rev. Geoffrey Calvert, Vicar		
	Mrs E Watkin, Churchwarden		

Financial Activities

Parochial Church Council of St Michael and All Angels Watford						
Statement of Financial Activities for the year ended 31 December 2021						
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
Incoming Resources						
Incoming Resources from Donors	2a	36,899	0	0	36,899	36,506
Other Voluntary Incoming Resources	2b	57,403	0	0	57,403	2,187
Income from charitable and ancillary trading	2c	27,071	0	0	27,071	31,090
Other ordinary incoming resources	2d	0	0	0	0	0
Income from investments	2e	425	0	0	425	569
Vicar and Churchwardens fund	2e	0	0	0	0	0
Total Incoming Resources		121,798	0	0	121,798	70,352
Resources Used						
Grants	3a	3,700	0	0	3,700	2,000
Activities Directly relating to the work of the church	3b	98,465	0	0	98,465	72,391
Generating Funds and Publicity	3c	0	0	0	0	0
Church Management and administration	3d	577	0	0	577	882
Total Resources Used		102,742	0	0	102,742	75,273
Net Incoming Resources		19,056	0	0	19,056	(4,921)
Unrealised Gains/(losses) on investments		(42)	1,793	(51)	1,700	853
Net Movements in Investments		(42)	1,793	(51)	1,700	853
Net Movements in Funds		19,014	1,793	(51)	20,756	(4,068)
Balances Brought Forward at 01/01/21		78,451	6,396	3,551	88,398	92,466
Balances Carried Forward at 31/12/21		97,465	8,189	3,500	109,154	88,398

Financial Notes

Parochial Church Council of St Michael and All Angels Watford						
Notes to the Financial Statements for the year ended 31 December 2021						
	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
Incoming Resources						
2a	Incoming Resources from donors Planned					
	Giving and collections at services	27,302			27,302	26,590
	Tax Recovered (Gift Aid)	8,007			8,007	7,421
	Missions/charitable giving	0			0	0
	Grants towards Quinquennial repair costs	0			0	0
	Grant towards War Memorial refurbishment	0			0	0
	Donations - General	1,590		0	1,590	2,495
	Donations - Flower Fund	0	0		0	0
		36,899	0	0	36,899	36,506
2b	Other Voluntary incoming Resources					
	Legacies	56,411			56,411	0
	Fair, Market and other fund raising	992			992	2,187
		57,403	0	0	57,403	2,187
2c	Income from Charitable and ancillary trading					
	Sword Magazine	0			0	315
	Rental Income from Curate's House	5,190			5,190	10,380
	Funeral and Wedding Fees	1,876			1,876	2,047
	Church Hire Fees	2,115			2,115	1,790
	Littlebury Hall - Lettings	7,390			7,390	6,058
	St Michael's Rent	10,500			10,500	10,500
	Other income - sale of assets	0			0	0
		27,071	0	0	27,071	31,090
2d	Other Ordinary Incoming Resources					
	Insurance Claims	0			0	0
	Recoverable VAT	0			0	0
		0	0	0	0	0
2e	Income from investments					
	Church	425		0	425	569
	Vicar/Churchwardens Fund	0			0	0
		425	0	0	425	569
	Total Incoming Resources	121,798	0	0	121,798	70,352

Parochial Church Council of St Michael and All Angels Watford						
Notes to the Financial Statements for the year ended 31 December 2021 (Continued)						
	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
Resources Used						
3a	Grants					
	Missions at home and abroad and charitable giving	3,700			3,700	2,000
		3,700	0	0	3,700	2,000
3b	Activities directly relating to the work of the church:					
	Ministry Diocesan Quota	52,191			52,191	53,130
	Ministry Clergy Expenses	541			541	301
	Curate house expenses	26,055			26,055	1,202
	Church Running Expenses inc Cleaning	6,928			6,928	7,215
	Insurance - Church	3,833			3,833	3,783
	Repairs and Maintenance	1,695			1,695	1,699
	Music	697			697	1,055
	Sanctuary Expenses	198			198	36
	Children's Church and Youth work	228			228	51
	Purchase of flowers	0	0		0	0
	Littlebury Hall expenses	1,934			1,934	2,581
	Sword Magazine, Messenger and See Round	0			0	195
	Organ repairs	556			556	0
	Major Church Repairs: Quinquennial	1,896			1,896	0
	Costs of War Memorial	0			0	0
	Parochial Fees Payable to DBF	1,713			1,713	1,143
		98,465	0	0	98,465	72,391
3c	Generating Funds and Publicity	0			0	0
		0	0	0	0	0
3d	Church management and admin					
	Printing, copying and stationery inc. maintenance of copier	359			359	410
	General expenses	218			218	472
	Depreciation	0		0	0	0
		577	0	0	577	882
	Total Resources Used	102,742	0	0	102,742	75,273

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2021 (Continued)							
		Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds	
4	Fixed Assets for use by the PCC						
4a	Tangible Assets						
	Tangible Fixed Assets at cost	17,640			17,640	17,640	
	Functional freehold properties it is not considered appropriate to make a provision of depreciation for these assets						
4b	Equipment, Fixtures and fittings see note 8	0			0	0	
		17,640	0	0	17,640	17,640	
4c	The investments comprise the following:	375 CBF Fixed Interest Securities Fund - Income shares	610 CBF Investment Fund Income Shares	461 CBF Fixed Interest Securities Fund - Income shares			
		General	Designated	Restricted	Total	Total	
	Investments (value at 31/12/21)	592	14,266	728	15,587	13,887	

5	<u>Remuneration and Expenses</u>						
	Members of the Church Council/Connected Persons:						
	Zero remuneration and expenses in 2021.						
6	<u>Legacies pending</u>						
	There are no legacies pending.						
7	<u>57 Whippendell Road</u>						
	The curate's house was rented out at £865 per month. The tenant left on 30th June 2021 and there were no arrears.						
8	<u>Equipment Fixtures and Fittings</u>						
	Net Balance 1/1/2021	0					
	Additions	0					
	Depreciation	-					
	Net Balance 31/12/2021	0					
9	<u>Contingent Liability</u>						
	There are no contingent liabilities.						
10	<u>Insurance</u>						
	Properties are insured on a replacement basis for the sums indicated:						
	St Michael's Church, Mildred Avenue/Durban Road, Watford (incl contents)		£15,650,000				
	Littlebury Hall, Mildred Avenue, Watford (incl Contents)		£383,966				
	Curate's House, 57 Whippendell Road, Watford		£346,213				
11	<u>Analysis of Net Assets</u>						
	Fixed Assets						
	Properties	17,640					
	Investments	15,587					
	Equipment, fixtures and fittings	0					
	Current Assets	75,927					
		109,154					
	less						
	Current Liabilities	-					
	Net Assets	109,154					

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's report to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2021, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ms Karen Pryse

Croxley, Herts.

February 2022



MISSION AND CHARITABLE GIVING

ST MICHAEL AND ALL ANGELS CHURCH

Mission and charitable giving for year ended 31st December 2021

The allocations below are pragmatic and follow the criterion of balance between local/national and international.

	£
USPG	1110.00
Church Army	370.00
New Hope	370.00
Watford Schools Trust	370.00
Mercy Ships	370.00
Watford and Three Rivers Refugee Partnership	370.00
Town Centre Chaplaincy	370.00
Leprosy Mission	370.00
TOTAL	<u>£3700.00</u>

Other Special Collections and Fund Raising

USPG Appeal for India	75.00
Christian Aid (including Gift Aid)	516.00
Christian Aid Christmas Greetings booklet (2020)	600.00
Christian Aid Christmas Greetings booklet (2021)	507.00
Bike 'n Hike - Beds/Herts Historic Churches (£245 raised half to St Michael's)	122.50
Jam & Marmalade sales	51.00
Donations throughout 2021	353.50
Dementia Carol Concert	38.77
Christmas Coffee morning	725.00
Bring & Buy Sales	125.00
TOTAL	<u>£3113.77</u>

CHILDREN & YOUNG FAMILIES NETWORK

The Network encompasses all who are involved in welcoming children and their parents into our church and to nurturing their faith.

The Toddlers' Church is held every Monday except Bank Holidays for accompanied children from birth to school age. Since the relaxation of Covid restrictions numbers have increased greatly and each week new ones appear. We get over 20 children each time. There is a happy relaxed atmosphere with much laughter and free play with our many toys and much zooming around on trucks. Then we gather for a short prayer with a story, songs and choruses, often with instruments. Jane and her social media network have revolutionised communication between the families. She is currently teaching us the Makaton signs for the Lord's Prayer. Thanks are also due to Malcolm for his reliable back-up and help in the kitchen. And of course to Fr Geoff our leader.

Our Children's Church is a place for fun with a message focusing on being a Christian in the 21st century. We have a small group of "middle age" children (5 to senior school) although we do welcome slightly younger children (with a parent) and the older age group when not attending their discussion group. The newly refurbished Littlebury Hall has been extremely comfy for us. Our time between the Gospel and Communion does not necessarily follow the liturgy but we try to be relevant to the here and now. We have explored in many mediums including books, videos, craft and quizzes and the children blow us away by their inquisitive minds and their take on things.

The First Sunday Eucharist is a slightly shorter Service in which our children participate in the readings and in the intercessions, which they have written beautifully themselves. Occasional half-day workshops before Easter and Christmas have been great fun and very popular.

Our Christmas Carol Service had to be held outdoors because of Covid restrictions, so thanks to Jane and the Moring family a pop-up Carol Service took place outside the West doors. This comprised a brass, wind and string ensemble of mainly Moring family members, augmented by a small but valiant choir who performed beautifully in the sub-zero temperature!

Gillian and Jane

Addendum-

'Gillian is a wonderful member of our Toddler Church, showing care and support to the parents/grandparents/carers and their children. Life at the moment is tough for many and Gillian's empathy and openness means they have an ear who will listen'.

Jane

DEANERY SYNOD

Meeting held on 1st February 2021 was a zoom meeting when all parishes were invited to report how they were coping with Covid lockdown. The majority of parishes were streaming weekly services. A report on the meeting of 18 October when Tim Whittaker, Chairman of Watford and Three Rivers Refugee Partnership gave a presentation. In 2019 they had 126 cases involving 354 clients. They gave legal and housing advice and provided food but no provision for housing. To date 8000 official Afghani migrants had arrived in the UK. Aim to settle 20,000 over next 4 years. System is broken - costly and slow. Illegal entry in 2020 was 16,000. In this country we are good at fulfilling our obligations to children born here who are educated and given housing. The new Bill aims to break the business model for trafficking. We have around 10,000 foreign nationals circulating on our streets, posing a risk to the public. For further information re. helping: Afghans in Bushey is coordinated by Andy Smith: andys@x1church.com or Peter.Taylor@watford.gov.uk has link to the Casework Officer.

M. Watkin added that Dacorum has 300 refugees in transit. Watford YMCA has made a floor available for single Afghani males. Sue Elliison has reported that there are over 470 individual refugees in 2021 at the partnership and this number is growing fast.

Martin and Vicki Matthews

ESTATES COMMITTEE

At the beginning of the year we continued to keep the Church, Littlebury Hall and 57 Whippendell Road up to date with general maintenance whilst being careful about keeping everyone safe throughout the pandemic and while we came to terms with living with COVID-19.

In February we were really pleased that Mark Battram, our surveyor, was able to visit for the Quinquennial Inspection. Generally, the Church is in good condition but the area of external walls on the north-eastern corner needs attention as soon as possible. Unfortunately, we are still waiting for advice as to who we can contact to obtain quotes for the work but despite emails and phone calls, we have not been able to get this information and get the work done. Therefore we can't budget accurately for the repairs. One of the suggestions from the report was to sand and re-varnish the nave floor but this will be an expensive project: two quotes have been received for £22K and £35K. Another suggestion (Priority 3) was to replace the worktop around the sink in the flower room kitchen. There have been ideas in the planning stage to make the facilities better for our catering requirements in this kitchen at the east end and also in the kitchen at the west end but nothing definite yet.

We were able to make an inspection at 57 Whippendell Road and although it looked good with paintwork in fair condition, we found that there were a number of faults that had not been reported to us. Just as we were planning what to do, we heard from Fr George that he and Jenepher had plans to move to Milton Keynes. The Estates Committee met with the Finance Committee to decide how to go forward. We agreed to keep the property as a family house and advertise it for the current commercial rent. We were able to employ John Hurley to make the renovations which has worked very well. We set a budget of £35K. However, after we accepted his quote, when he started the work he found things that had not been visible; mainly, the extent of the damp in the plaster from the toilet and rotten floor boards and joists. He was able to put right all the things that had been wrong and has started to decorate to a high standard. There is a new boiler and electrical circuit board in line with the latest regulations for letting. A new toilet is to be put into the bathroom. The garden shed will be removed. The project is taking longer than hoped and may be over the original budget the value of the property will be considerably increased. We should be able to get a good commercial rent especially as we have chosen Nicole Aldous-Minaya as our Letting Agent.

In the Autumn we were contacted by two young men who said they would like to rent Littlebury Hall for the next ten years and pay us £10K per annum and use the hall as the Modern Combat Martial Arts centre. First, we had to sort out the days and times that the Family Centre needed the hall and once this was settled the hall was transformed, at their own expense, by the MCMA. They are delighted with their new arrangement and we are delighted with the rental they are paying.

Throughout the year other small jobs have been completed; doors no longer sticking, choir vestry door made more secure, light bulbs changed and annual Health and Safety inspections completed satisfactorily.

There have been ideas put forward for other projects which will be taken up in the next year e.g. work on the kitchens, better storage facilities plus repairs and re-decorating inside Church. Work in the gardens is ongoing with plans to improve the appearance while trying to keep it easy to maintain.

Elizabeth Watkin

FOOD BANK

The Food Bank service was maintained throughout 2021 by the Vicar, Mrs Jane Talbot and Mrs Valerie Blacklock, with others in support when needed, to whom we are very grateful. The Food Bank has seen increased use over the year due to the effects of the pandemic, and is a very important support for those who use it. Whilst we wish we could live in a society that doesn't need to have Food Banks, we are glad we are able to support needy people in this way.

Fr Geoff

MISSION COMMITTEE

Due to COVID restrictions, the Mission Committee was unable to meet in 2021, or to invite speakers as we have in the past and will be doing in the future. We hope that we will be able to move forward with renewed energy in 2022!

The allocation of funds to the local, national and international charities we support took place this year with the good news that we were able to make up the shortfall in funding from 2020.

With many thanks to all those who have supported the work of Mission at St Michael's through membership of the Mission Committee, through their financial contributions, and through their prayers.

Fr Geoff

MUSIC

Easter Sunday 2021 was very special as it was our first time back in Church after lockdown in the early part of the year. During most of 2021, we were unable to have congregational singing, a live organist, or a choir, and music recorded by the Choir of St Martin in the Fields was made available via the Church of England website "A Church near you", and made a very valuable contribution to our worship. I would like to pay tribute to our faithful members who have worshipped with us through the year, whether in person or online.

The Stations of the Cross, Easter Garden, Carol Singing and Crib Services broadcast online were much appreciated. All Sunday Services were broadcast online, whether there was a congregation in Church or not.

Fr Geoff

Accounts

ST MICHAEL AND ALL ANGELS CHURCH

WATFORD

Mildred Avenue, Watford WD18 7DY

Annual Report

and

Financial Statements

of the

Parochial Church Council

for the year ended 31st December 2020

Incumbent

The Revd Dr Geoffrey Calvert

Bank:

Barclays Bank

High Street

Watford

WD17 2BE

Independent Examiner:

Karen Pryse

18 Frankland Road

Croxley Green

WD3 3AU

St Michael and All Angels PCC is a Registered Charity No 1132010

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St Michael and All Angels Church, Watford
Annual Report for the Year January to December 2020

WELCOME AND INTRODUCTION FROM THE VICARAGE

Dear Friends,

Church life in 2020 has been dominated, except for a few months at the start, by the coronavirus pandemic. During the first lockdown, the only church activities that could take place were online. At the start, clergy were even forbidden from entering the Church to take services, and services were recorded from the Vicarage. Subsequently, we were able to record services in Church, and then livestream. During the summer, we were able to have services with a congregation in Church, socially distanced, and with recorded choral music provided by the choir of St Martin-in-the-Fields. The services continued to be livestreamed. In the latter half of the year, we were affected by a second lockdown, and a period of tiered coronavirus restrictions.

During this time, members of the congregation have engaged in a Zoom coffee morning on Saturdays, which has become an important fixture in many people's weekly routine, and has given us some chance to meet socially, if virtually. The Food Bank continued to operate from St Michael's.

A network was established to keep in touch with vulnerable members of the congregation by telephone, and I am very grateful to those who have been organised and taken part in this.

I must also pay tribute to the loyalty shown by the congregation in their financial giving. Due to this loyalty, we ended 2020 in a much better financial position than might otherwise have been expected. We also learned, in 2020 of a substantial legacy from the estate of Marion Craddock Jones, and we thank her most profoundly.

During the year, we welcomed two new members to our Ministry Team. Bridget Russell was licensed to St Michael's as a reader, and The Revd Stephen Mephram as Associate Priest. Both have already made very valuable contributions to our Church life in many ways.

At the end of the year, our children and young people took part in an online crib service, which was very well received, and viewed widely on YouTube

With my love and prayers

Fr Geoff

FROM THE CHURCHWARDENS

It feels a bit as if we're in a time warp! We wrote to commend the last Annual Report a year ago, at the start of the Pandemic, which meant that the Report was not actually presented until October.

So much has happened in the last year and we have all had to do many things differently, or not at all. A year ago we were feeling apprehensive - even fearful, yet confident in God's loving mercy. We feel our faith has been vindicated in so many ways, as this Report testifies with its blend of faith, imagination and commitment.

So, in warmly commending this Report we want to thank you for your encouragement. Our meetings may have been virtual but your support has been very real. Thank you!

Elizabeth Watkin & Gillian Heath

St Michael and All Angels Church – Annual Report for 2020

Aims and Purposes

St Michael and All Angels PCC has the responsibility of co-operating with the incumbent, the Rev. Dr Geoffrey Calvert, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral evangelical, social and ecumenical. It also has responsibilities for the maintenance of the Curate's House, 57 Whippendell Road, Watford and Littlebury Hall. In addition, it owns and has responsibilities, as defined in the Lease, for the West Watford Multi-Cultural Community Centre formerly known as St. Michael's Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our Church and become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Activities for the year have been undertaken in the light of the Charity Commission's guidance on public benefit, and, in particular, the supplementary guidance on charities for the advancement of religion.

These activities have been seriously affected by the Coronavirus pandemic of 2020, but have taken place in new and different ways, in addition to what has been possible of our regular activities.

We seek to enable members of the community to engage with the Christian faith through:

- Worship, prayer and study
- Provision of pastoral care
- Missionary and outreach work
- Support of local organisations

The Church building at St Michael's and the ancillary buildings are the essential resources for this work to take place, although the ability to livestream services and use the Internet in various ways has been increasingly important in 2020.

Safeguarding

The PCC: has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The House of Bishops' Guidance Documents "Protecting all God's Children" and "Promoting a Safer Church". have been issued to PCC members, and are available from the Vicar on request. Those requiring a DBS (Disclosure and Barring Service) disclosure have received them, and the ongoing programme of Diocesan and Deanery safeguarding training for those who require this has begun.

Ministry

The Vicar is supported and assisted in ministry by colleagues, both ordained and lay. The Revd Stephen Mephram has joined us as Associate Priest, and Bridget Russell as reader.

The Revd George Ochola, Honorary Assistant Priest, has only been able to join us in Church infrequently during 2020, due to his role as Hospital Chaplain during the COVID pandemic, but is still loved and valued as a minister here. Mrs Violet Allen-Smith has had to withdraw from active involvement in ministry, and we pay tribute to her past service and commitment, and look forward to her continued worship with us. Dr Martin Heath, Emeritus Reader, also supports the Church's Mission in a number of ways. Other members of the congregation engage in pastoral care, and there is a Pastoral Care Group which supports the Vicar in this area of the Church's ministry.

PAROCHIAL CHURCH COUNCIL

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Ex-officio members

Incumbent: The Revd Dr Geoffrey Calvert (Chairman)

Licensed Ministers: The Revd Stephen Mephram (Associate Priest)
Mrs Bridget Russell (Reader)

Churchwardens: Mrs Gillian Heath
Mrs Elizabeth Watkin

Representatives on the Deanery Synod to 2023 (one vacancy) Mr Martin Matthews
Mrs Victoria Matthews

Elected Members:

To serve to 2021 Mr Andrew Kiddle, Mr Duncan Turton

To serve to 2022 Mr Simon Fowle, Cllr Mark Watkin

To serve to 2023 Mrs Marcella Browne, Mrs Sylvia Moring, Mrs Jane Talbot

Non-trustee officers appointed at PCC 18th November 2020

Honorary Treasurer – Mr Duncan Turton

Electoral Roll Officer – Mr Simon Fowle

Safeguarding Officer – Mrs Marcella Browne

Data Controller – The Revd Geoffrey Calvert

PCC Minutes Secretary – Rotating between Members

PCC Diocesan Liaison Secretary – Mrs Valerie Blacklock

Annual Report Compilation – Mr Henry and Mrs Sylvia Moring

Non-trustee advisors appointed at PCC 18th November 2020

Insurance advisor – Mr Duncan Turton

Sword Parish Magazine Editor - Mr Rob White

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The committees have continued to function during 2020, using video conferencing.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Vicar, the Wardens, the Secretary and the Treasurer constitute the Standing Committee.

Finance Committee:

- Oversees the financial dimension of the work of St. Michael and All Angels by monitoring income and expenditure, budgeting, and initiating and authorising fundraising activities. (There is a fuller set of terms of reference for the finance committee)

Estates Committee:

- Attends to matters relating to the fabric of the church, halls, grounds and the curate's house;
- Oversees the management of the Littlebury Hall.

Mission Committee:

- Seeks to foster support for the life and mission of the worldwide Church through prayer, publicity, events and visiting speakers;
- To make recommendations to the PCC for the annual allocation of mission & charitable giving.

Social Committee:

- The committee fosters contact with all organisations associated with St. Michael and All Angels, providing catering for parish functions and supports other activities where appropriate.

Children and Young Families Network:

- Fosters Christian growth among young people in the age group 0 – 18 years.

St Michael and All Angels Church, Watford

MISSION ACTION PLAN

1. Introduction

Our Diocese of St Albans encourages us in mission through Living God's Love, attending to the three areas of:

Going Deeper into God

Making New Disciples

Transforming Communities

The practical method we are encouraged to use is Mission Action Planning, in which practical and achievable goals are set out. The proposals are, in the main, moving forward with work we already do, and aiming to involve more people in it. The plan is one which can involve a wide range of members of the congregation. Members of St Michael's are encouraged to think and pray deeply about the plan, and how they can give their support.

2. The Mission Action Plan

2.1 to encourage younger members and families in their faith journeys

– through First Sunday Worship, Children's Church, and Toddler Church. Encouraging young people to grow into roles such as junior leaders, readers in Church, intercessors, sidespersons, and others.

2.2 to work towards becoming a "Dementia Friendly Church", by engaging with the Alzheimer's Society Programme.

2.3 to encourage new families attending Church to become more involved.

2.4 to work towards a wider and more inclusive involvement by church members in the life of St Michael's – in worship, ministry, the PCC and its committees.

2.5 to provide new opportunities for growth in Christian understanding and spirituality – by finding and developing opportunities for study and nurture groups.

2.6 to extend our commitment to community and neighbourhood relations – for example, through the Watford Inter-Faith Association, Celebration and The Bridge of Peace.

2.7 to engage with the wider Christian community in Watford – through active participation in Churches Together and Christians Across Watford.

2.8 to encourage greater support for local mission – through hands-on involvement in the Food Bank, the Watford Town Centre Chaplaincy, the Refugee Partnership and New Hope.

2.9 to encourage deeper knowledge and engagement with the Worldwide Anglican Communion – particularly through hosting a Bishop attending the Lambeth Conference, using this as a springboard for us to learn and receive encouragement in our faith.

REVIEW OF THE YEAR

St Michael & All Angels Church is located in the residential area of West Watford. It is a large building built over 100 years ago to enable the people of West Watford to attend Christian worship. In recent years the local population has become multi-ethnic. There is still a good number of Christians who attend St Michael's Church for worship on Sundays although half of our Electoral Roll members live outside the Parish.

Our core act of Sunday Worship, at 9.30am, involves many people, who support it as musicians, servers, readers, intercessors, sidespersons, and Children's Church leaders, by providing weekly leaflets, and in many other ways. People from many different sections of the local and wider community are welcomed. There is a said service of Holy Communion every Sunday at 8.00am. The coronavirus pandemic in 2020 has meant that these services have not always been able to take place with a congregation. Some services have been livestreamed only, whilst others have taken place in church with a congregation, but have been livestreamed to those unable to attend.

We have maintained contact with our children and young families, many of whom took part on the online crib service, which reached many, and for which many were grateful to be included.

During the year, we welcomed two new members to our Ministry Team: the Revd Stephen Mephram as Associate Priest, and Bridget Russell as Reader.

The Toddler Church has not been able to meet since the first lockdown, although we are still in touch with our regular members.

We act as a collection point for the Watford Food Bank, and a distribution point on Wednesday mornings. We have continued to maintain this service to the community throughout the pandemic. Many thanks to the volunteers who enable us to do this.

Unfortunately, services in local care homes have not been possible, nor have school visits. The church building is adaptable, particularly as it does not have pews, and both church members and other local people take advantage of its size for social activities. Church members particularly welcome non churchgoers to this type of activity as it brings them inside our lovely church building.

The Church has been used by the Jacobite Syrian Orthodox Church on two Sundays a month in some months when the easing of restrictions allowed, and on other occasions.

During the year, St Michael's ministered to the local community through services of Marriage and Funerals.

The church is a member of Churches Together in Central South and West Watford and of Christians Across Watford. During 2020, the Vicar also chaired Watford Celebration, and attended meetings of the Faith Leaders' Forum.

As we were not able to have a Christmas Fair, there was a Gift Day, at which members of the congregation were very generous in their giving.

10% of our Planned Giving is earmarked for Mission Giving (described later in the Annual Report). This was reduced in 2020, but the shortfall will be made up in 2021.

As a Christian Church, St Michael's seeks to welcome and minister to a wide variety of people from our local and wider communities, giving them a place to belong and find fellowship and understanding. We aim to do this through a wide variety of worship and other activities on Sundays and during the week so that people can find a place here whatever part of the community they belong to.

We said goodbye this year to Mrs Loretta Lynch, Mrs Marion Craddock Jones, Mr Michael Bown, Mr David Powell, Mrs Mary Kearns, Mr Leslie Wright and Mr Alex Adjekum, who passed away, and a number of people who moved out of the area.

Fr Geoff

ELECTORAL ROLL

There was no formal update of the Electoral Roll in 2020 because of the restrictions in attending church imposed as a result of the coronavirus epidemic.

As at 31 December 2019, the Roll stood at 70 (41 Resident, 29 Non-Resident).

By 31 December 2020, there had been 2 additions and no deletions, resulting in an amended total of 72 (43 Resident and 29 Non-Resident).

Simon Fowle

ACCOUNTING POLICIES

Parochial Church Council of St Michael and All Angels, Watford
(Charity Number 1132010).

Introduction

The Parochial Church Council presents the Report and Accounts of St Michael and All Angels, Watford for the year ended 31 December 2020

Notes to the Accounts

1. Accounting Policies

(a) Basis of Accounting

These accounts have been prepared under the historical cost convention and in accordance with applicable Accounting Standards and in Accordance with the Statement of Recommended Practice (SORP) for Accounting by charities.

(b) Planned Giving and Tax Recoverable

have been treated as Income when actually received.

(c) Depreciation

Equipment, fixture and fittings are depreciated at between 15% and 25% per annum on a straight line basis. From 1 January 2013, assets have been capitalised only when the initial cost exceeds £3,000

TREASURER'S REPORT

Where to begin?

For all churches 2020 was a difficult year to say the least. St Michael's was no exception.

Our overall funds have decreased during 2020 from £92,466 to £88,398

Total incoming funds in total were £70,352. That is a decrease on last year's income of £84,489. That difference is largely due to the loss of income from fund-raising activity, hall/building hires and from services held.

Our main sources of income were:

- 1. Rental income (St Michael's Hall, Littlebury Hall, the Church and the Curate's House) - £26,938 (2019: £32,375).
- 2. Giving by Church Members and supporters (including Tax Repaid under Gift Aid) - £36,506. This was almost the same as the amount from these sources in 2019 (£40,753).

Our total expenditure ("Resources used"), at £75,273 was lower than the 2019 figure of £85,629. Ordinarily as Treasurer I would celebrate less expenditure. Of course the reduction is the wholly unwelcome product of lower costs due to our buildings being closed for some time and so not needing utilities, and our services not operating as normal.

Our biggest item of expenditure remains the Diocesan Quota, which in 2020 was £53,130. This is well over half of the church's overall spending. For 2021 this will be held at the same level by the Diocese of St Albans.

The Future

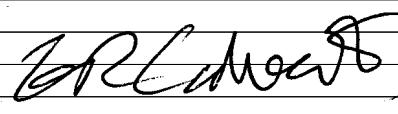
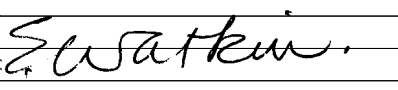
We had bank and deposit balances of £52,984 at 31 December 2020. It should be remembered however that the church building will have a quinquennial review in 2021 which will likely incur costs. Whilst the loss made by the church is a source of disappointment, overall the church is in a markedly better position as we enter 2021 than I had feared it might be.

During this most difficult of years PCC drew up an emergency budget, worked with those who pay into St Michael's to ensure that income was minimally disrupted and identified the most important of the payments we needed to make. Parishioners can be assured that in protecting the finances of the church the system worked as well as could reasonably be expected.

On behalf of PCC, I thank all of those who continued to donate to the church throughout 2020 – often whilst their own finances were subject to great uncertainty. On PCC we are always very aware that money with St Michael's is not our own money as trustees, nor is it money that belongs to the Church of England. Nor even does it necessarily belong to those who donate to us, even if those donors have reasonable expectations of how that money is used. Rather it is God's money. We at St Michael's will always treat it as such.

Duncan Turton
Treasurer

Balance Sheet

Parochial Church Council of St Michael and All Angels Watford			
		2020	2019
<u>Balance Sheet as at 31 December 2020</u>	Note	£	£
<u>Fixed Assets</u>			
<u>Tangible Fixed Assets</u>			
Equipment, fixtures and fittings	3d and 8	0	0
Functional freehold property -Curate's House			
57 Whippendell Road Watford (at cost)	4a	12,575	12,575
Littlebury Hall, Mildred Avenue, Watford (at cost)	4a	5,065	5,065
St Michael's Hall, Durban Road, Watford (cost not known)			
<u>Investment Assets</u>	4c	13,887	13,033
		31,527	30,673
<u>Current Assets</u>			
Debtors and Prepayments		3,888	1,783
Short Term Deposits		36,610	36,455
Cash at Bank and at Hand		16,373	23,555
		56,871	61,793
Sundry Creditors and Accruals		0	0
Liabilities Sundry Creditors and Accruals		0	0
Net Current Assets		56,871	61,793
<u>Net Assets</u>	11	88,398	92,466
<u>Funds</u>			
<u>Unrestricted</u>			
General Funds		78,451	83,351
Major Works Fund		4,874	4,068
Flower Fund		361	361
Vicar/Churchwardens' Emergency Fund		916	916
Organ Fund		245	245
		84,847	88,941
<u>Restricted</u>			
Major Works Fund		642	642
General Fund		2,909	2,883
		3,551	3,525
		88,398	92,466
Approved by the Parochial Church Council on 17th March 2021			
Signed			
			
	Rev. Geoffrey Calvert, Vicar		
			
	Mrs E Watkin, Churchwarden		

Financial Activities

Parochial Church Council of St Michael and All Angels Watford						
Statement of Financial Activities for the year ended 31 December 2020						
	Note	Unrestricted General Funds	Designated Funds	Restricted Funds	2020 Total Funds	2019 Total Funds
<u>Incoming Resources</u>						
Incoming Resources from Donors	2a	36,506	0	0	36,506	40,753
Other Voluntary Incoming Resources	2b	2,187	0	0	2,187	4,129
Income from charitable and ancillary trading	2c	31,090	0	0	31,090	37,960
Other ordinary incoming resources	2d	0	0	0	0	924
Income from investments	2e	569	0	0	569	723
Vicar and Churchwardens fund	2e	0	0	0	0	0
Total Incoming Resources		70,352	0	0	70,352	84,489
<u>Resources Used</u>						
Grants	3a	2,000	0	0	2,000	3,289
Activities Directly relating to the work of the church	3b	72,391	0	0	72,391	81,064
Generating Funds and Publicity	3c	0	0	0	0	50
Church Management and administration	3d	882	0	0	882	1,226
Total Resources Used		75,273	0	0	75,273	85,629
Net Incoming Resources		(4,921)	0	0	(4,921)	(1,140)
Unrealised Gains/(losses) on investments		21	806	26	853	1,869
Net Movements in Investments		21	806	26	853	1,869
Net Movements in Funds		(4,900)	806	26	(4,068)	729
Balances Brought Forward at 01/01/20		83,351	5,590	3,525	92,466	91,737
Balances Carried Forward at 31/12/20		78,451	6,396	3,551	88,398	92,466

Financial Notes

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2020 (Continued)							
	Resources Used	Note	Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2020 Total Funds	2019 Total Funds
3a	Grants						
	Missions at home and abroad and charitable giving		2,000	0	0	2,000	3,289
3b	Activities directly relating to the work of the church:						
	Ministry Diocesan Quota		53,130			53,130	51,277
	Ministry Clergy Expenses		301			301	675
	Curate house Expenses		1,202			1,202	652
	Church Running Expenses inc Cleaning		7,215			7,215	7,831
	Insurance - Church		3,783			3,783	3,707
	Repairs and Maintenance		1,699			1,699	1,280
	Music		1,055			1,055	3,992
	Sanctuary Expenses		36			36	472
	Pastoral Expenses		0			0	0
	Children's Church and Youth work		51			51	92
	Purchase of flowers		0	0		0	20
	Littlebury Hall Expenses		2,581			2,581	3,804
	Sword Magazine, Messenger and See Round		195			195	785
	Organ repairs		0			0	754
	Major Church Repairs.Quinquennial		0			0	4,980
	Costs of War Memorial		0			0	0
	Parochial Fees Payable to DBF		1,143			1,143	743
			72,391	0	0	72,391	81,064
	Generating Funds and Publicity		0			0	50
			0	0	0	0	50
3d	Church management and admin						
	Printing, copying and stationery inc.maintenance of copier		410			410	459
	General Expenses		472			472	767
	Depreciation		0		0	0	0
			882	0	0	882	1,226
	Total Resources Used		75,273	0	0	75,273	85,629

Parochial Church Council of St Michael and All Angels Watford							
Notes to the Financial Statements for the year ended 31 December 2020 (Continued)							
			Unrestricted General Funds	Unrestricted Designated Funds	Restricted Funds	2020 Total Funds	2019 Total Funds
4	Fixed Assets for use by the PCC						
4a	Tangible Assets						
	Tangible Fixed Assets at cost		17,640			17,640	17,460
	Functional freehold properties it is not considered appropriate to make a provision of depreciation for these assets						
4b	Equipment, Fixtures and fittings see note 8		0 17,640	0	0	0 17,640	0 17,460
4c	The investments comprise the following:		375 CBF Fixed Interest Securities Fund -Income shares	610 CBF Investment Fund Income Shares.	461 CBF Fixed Interest Securities Fund -Income shares		
			General	Designated	Restricted	Total	Total
	Investments (value at 31/12/20)		634	12,472	780	13,887	13,033

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's report to the Parochial Church Council of St Michael and All Angels, Watford (Charity Number 1132010).

I report on the accounts of the PCC for the year ended 31 December 2020, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

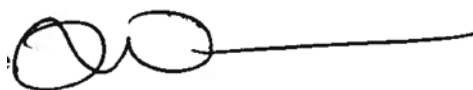
In connection with my examination, no matter has come to my attention:

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ms Karen Pryse

Croxley, Herts.

February 2021



MISSION AND CHARITABLE GIVING

ST MICHAEL AND ALL ANGELS CHURCH - WATFORD

Mission and charitable giving for year ended 31st December 2020

We had a significantly reduced amount to allocate this year, the budget having been reduced by nearly a third and compounded by no Lent Lunch supplement and reduced Lent Box donations.

The allocations below are pragmatic and follow the criterion of balance between local/national and international.

	£
USPG - half of this amount to go to Bollobhpur Mission Hospital and Midwifery training hospital	600.00
Church Army	255.00
New Hope	200.00
Watford Schools Trust	200.00
Mercy Ships	200.00
Refugee Partnership	200.00
Town Centre Chaplaincy	200.00
Leprosy Mission	200.00
TOTAL	<u>£2,055.00</u>

The allocation to USPG (including Bollobhpur Hospital) represent a diminution of nearly 50% since 2018 and is particularly troubling since it is principally through USPG that we have a share in the life of the Anglican Communion.

No provision for the Children's Society, even though we had a visiting speaker in March, but Children's Society Boxes produced £370.

No provision for Christian Aid but the Christmas Greetings Project produced £385; a further £100 was donated in Christian Aid Week (excluding Gift Aid).

The Bike 'n Hike day raised £240 of which half is returned to the Church.

The Lent Boxes produced £55 (added in to the grant for the Church Army as in the table).

CHILDREN & YOUNG FAMILIES NETWORK

To say this has been a strange year is an understatement. However, thanks to our very forward thinking and progressive Vicar so much has been achieved. In no small way this is the case with our children and young families. Early on in the restrictions it was obvious that trying to replicate the “usual” on Zoom was not going to work with our young people. Although, it seems that with imagination and lots of lovely creativity, our wonderful family has thrived and grown.

Last September Father Geoff had a thought to produce a virtual Crib Service to show on YouTube on Christmas Eve. The idea was to use knitted Nativity figures, children’s craft and the children’s imagination to tell the Christmas story. As you know we have a small but very successful children and toddler Church and a good number of these children and young people did join in. As it was “virtual” we took the opportunity to “travel” further afield to invite children and grandchildren, who used to attend St Michael’s but have moved away, to take part. Oh my word they and their parents were so eager to join in and the product was..... well! You might have seen it BUT if not you can still see it on the St Michael’s YouTube channel. So far there have been 407 views, which is really cool.

The momentum from this Christmas fun has carried on with lots of involvement around the country, and indeed in other parts of the world, to create an Easter YouTube presentation. As this report is being written filming is underway. The craft the children, of all ages, have produced is so imaginative and effective and Father Geoff, the animation wizard is working his magic ready for Easter Saturday when it will premier on YouTube. The children have used their gifts, whether it is playing the keyboard, to even composing the music, to the use of a glue stick, to some wonderful reading. I won’t say anymore because as they say “the proof is in the pudding” so please see for yourselves on YouTube.

It might seem on the face of this short report that nothing much has been happening within our network but, au contraire, I think anyone who has seen what the children and young people have achieved, using their gifts, will agree they are growing as Christians sharing, as disciples, the word and love of Christ.

Jane Talbot

DEANERY SYNOD

It will come as no surprise that both the May and October meetings were cancelled. At a Zoom meeting in November parishes explained how they were coping during lockdown. A Deanery Synod survey revealed that 10 out of the 13 parishes in the Deanery had been able to stream services and that the Revd Dr Peter Waddell was being commissioned as the incoming Rural Dean.

Martin and Vicki Matthews

ESTATES COMMITTEE

The first meeting of the committee was in January and little did we know how the pandemic of Covid-19 was going to affect the church and the congregation, the halls and 57 Whippendell Road.

At the beginning of the year, at our January meeting, there were just a few general 'housekeeping' repairs to sort out (west end doors were not closing properly; the kitchen door was sticking) but the cracks in the Memorial Cross was a matter of concern. We had things to plan and were waiting for the colour samples for carpet to go under the altar in the Lady Chapel and also looking forward to a spring-cleaning session with our Jacobite friends.

In March the church was closed so our April meeting was a series of emails to show that the small repairs had been completed and also, that bulbs had been replaced and also, the roller door on Littlebury Hall had also been repaired. The usual checks for boilers were carried out with repairs where necessary. Drains and gutters had been cleared. Getting a reply from Cliveden (the company that installed the W M Cross) was proving difficult.

By August we had caught up with the rest of the world with Zoom. Everyone agreed that the new, blue carpet in the Lady Chapel looked particularly good. The main hall in Littlebury had not been used since March, nor had the office but the office was cleared and painted. Some cracks in the Cross had been filled and the lettering had been restored. We had several sessions clearing the gardens around the church and hope to plant a Rose Garden on the south side with contributions from anyone who would like to remember a friend or relative in this way.

In November it was reported that a weather-proof 'bonnet' had been made for the top of the cross. After much correspondence with the War Memorial Trust, Cliveden Conservation and the Diocesan Advisory Committee we were advised that Mark Battram, our surveyor, would examine the timber and lettering when he made the Quinquennial Inspection in 2021. Unfortunately, the annual inspection of 57 Whippendell Road didn't happen due to the pandemic but we know that the boiler is temperamental. However, the church boilers passed their annual inspection but are coming to the end of their lives. PAT testing and inspection of the fire extinguishers were scheduled before the end of the year.

Throughout the year we have had updates about trying to restore the letters at the base of the font: the saga will continue into the new year. Policy documents were checked when due and we held regular Covid-19 reviews to be sure that the church was safe for worship when we are allowed to enter the building for services. We also noticed where rain water had come in at the west end of the church after heavy storms; we will wait for the Q.I. report. There had been a leak by a buttress along the south aisle which was repaired very quickly by a roofer (A. Briden) in the autumn. As with every building, there is always some sort of job to be done.

Elizabeth Watkin

FOOD BANK

At the beginning of the year, our regular Food Bank volunteers continued this valuable service to the community. As many of our regular volunteers were unable to continue in the lockdown, the Food Bank service was maintained through the year by the Vicar, Mrs Jane Talbot, Mrs Valerie Blacklock, Mr Mark Simon, and Mrs Alison Makin, to all of whom we are very grateful. Food Bank has seen increased use over the year due to the effects of the pandemic.

Fr Geoff

MISSION COMMITTEE

With the restrictions imposed by the Covid pandemic the Mission Committee has been unable to invite speakers from the agencies we support - the last being from the Children's Society in March.

Hopefully church members have been able to add their own personal prayer support to the public worship intercessions from The Messenger.

An important part of the Committee's role is submitting proposals for the allocation of funds under Mission & Charitable Giving. Sadly, the provision in the budget was reduced by a third by the PCC in response to financial pressures, this loss being compounded by the absence of any Lent Lunch supplement and reduced Lent Box donations. A list of the finally agreed allocations appears elsewhere in this Report. It is good to note that the PCC has since agreed to enhance the 2021 budget provision to make good last year's shortfall.

I record my gratitude to Valerie, Pat, Gillian and Fr Geoff for their support and encouragement.

Martin Heath

MUSIC

During most of the year, we have been unable to have congregational singing, a live organist, or a choir. During the early part of the first lockdown, organ backing tracks were downloaded from the Internet for recorded and livestreamed worship. From the mid part of the year onwards, music recorded by the Choir of St Martin-in-the-Fields was made available via the Church of England website "A Church near you", and has made a very valuable contribution to our worship. Choir members are looking forward to singing again in 2021!

Fr Geoff