

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

Index

Accounting Policies	8
Annual Report	1
Annual Report for 2021	2
Balance Sheet	11
Children & Young Families Network	17
Churchwardens' Message	1
Committees	4
Deanery Synod	17
Electoral Roll	7
Estates Committee	18
Financial Activities	12
Financial Notes	13
Food Bank	19
Independent Examiner's Report	15
Mission Action Plan	5
Mission and Charitable Giving	16
Mission Committee	19
Music	19
Parochial Church Council	3
Review of the Year	6
Treasurer's Report	9
Welcome and Introduction	1

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
Current Assets Debtors and Prepayments		2,257	3,888
Short Term Deposits		36,629	36,610
Cash at Bank and at Hand		37,041	16,373
		75,927	56,871
Sundry Creditors and Accruals		0	0
Liabilities Sundry Creditors and Accruals		0	0
Net Current Assets		75,927	56,871
<u>Net Assets</u>	11	109,154	88,398
<u>Funds</u>			
Unrestricted			
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
Restricted Major Works Fund		642	642
General Fund		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 Ellison 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