

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

Index

ACCOUNTING POLICIES	7
ANGELIC COFFEE	16
ANNUAL REPORT	2
BALANCE SHEET	9
CHILDREN & YOUNG FAMILIES' NETWORK	16
CHURCHWARDENS' MESSAGE	1
COMMITTEES	4
DEANERY SYNOD	17
ELECTORAL ROLL	6
ESTATES COMMITTEE	17
FINANCIAL ACTIVITIES	10
FINANCIAL NOTES	11
FOOD BANK	18
INDEPENDENT EXAMINER'S REPORT	14
MISSION ACTION PLAN	5
MISSION AND CHARITABLE GIVING	15
MISSION COMMITTEE	18
MUSIC	18
PAROCHIAL CHURCH COUNCIL	3
REVIEW OF THE YEAR	5
SAFEGUARDING	4
SOCIAL COMMITTEE REPORT	19
TREASURER'S REPORT	8
WEDNESDAY MORNING COFFEE	20
WELCOME AND INTRODUCTION	1
YOUNG PEOPLE'S MONTHLY DISCUSSION GROUP	20

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


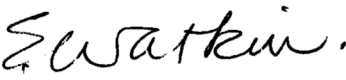
Like just about everyone else in the country inflation has over the past year been a great concern to the church. Rather disappointingly Revelation 6: 5-6 suggests that large-scale inflation is a part of God's judgment on earth. However perhaps something more cheery is in order – after all the financial 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			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 31/12/22)	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