

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	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	0	53,253	49,667
2d Other Ordinary Incoming Resources						
Insurance Claims		0			0	0
Recoverable VAT		0			0	1,833
		0	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	0	2,732	1,838
Total Incoming Resources		94,882	0	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