

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF POTTERS BAR

England & Wales · Charity number 1174737

## Details

---

**Other names** THE PCC OF POTTERS BAR

**Status** Registered

**Legal form** Other

**Registered** 2017-09-20

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

## Contact

---

**Address** St. Marys Church  
The Walk  
Potters Bar  
EN6 1QQ

**Phone** 01707645080

**Email** [office@stmaryspb.org.uk](mailto:office@stmaryspb.org.uk)

**Website** [www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)

## Activities

---

**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

**Activities:** Promoting in the ecclesiastical parish the whole mission of the Church.

## Classification

---

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

## Geography

---

- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£238,369	£312,414	-	-
2023-12-31	£170,190	£168,262	-	-
2022-12-31	£151,900	£116,447	-	-
2021-12-31	£126,826	£107,192	-	-
2020-12-31	£145,576	£110,817	-	-

## Trustees

Name	Role	Appointed
<b>REV Stefan Chrysostomou BA</b>	Chair	2016-09-21
Archie George Hadfield		2025-05-18
BEVERLEY KAREN ASHDOWN		2020-10-22
CHRISTINE ANNE BELAND-HANCOCK		1996-04-01
DAVID MARK MILLER		2005-04-01
ELIZABETH CROFTS NETHERCOTT		2021-04-28
GEOFFREY CHARLES FOSTER		1999-04-01
JAYNE ALISON ADA NIBLETT		2024-04-28
KATHRYN GRACE ELLIS		2024-04-28
MARK CHRISTIAN JONES		2019-04-28
PROFESSOR DERRICK MACKENZIE CHISHOLM		2023-04-30
Richard Michael Osborn		1987-03-01
SHIRLEY ANNE BAKER		2022-04-24
SUSAN LOADER		2020-10-22

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF POTTERS BAR**

England & Wales - Charity number 1174737

---

# Accounts

---

**The Ecclesiastical Parish of Potters Bar  
St Mary the Virgin & All Saints Church**

**Annual Report  
and  
Financial Statements  
for the year ended  
31st December 2024**

**Registered Charity Number:  
1174737**

**[www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)**

## **ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL**

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

**PCC MEMBERS** who served during 2024 were:

### ***Ex Officio members***

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones (PCC Vice-Chairman) Canon Richard Osborn (also Licensed Reader)
<i>Deanery Synod representatives</i>	Professor Derrick Chisholm Mrs Sue Loader Canon Richard Osborn

### ***Elected members***

Ms Beverley Ashdown  
Mrs Shirley Baker (Honorary Secretary)  
Mrs Christine Beland-Hancock (Honorary Treasurer)  
Mr Paul Camp (*until 28th April 2024*)  
Mrs Kathryn Ellis (*from 28th April 2024*)  
Mr Geoffrey Foster  
Mrs Heather Hawkes (*until 28th April 2024*)  
Mr David Miller (Health & Safety Officer)  
Mrs Elizabeth Nethercott (Stewardship Secretary)  
Mrs Jayne Niblett (*from 28th April 2024*)  
Mrs Pearl Shepherd

The PCC met six times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwardens, and members elected by those members of our congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

## **AIMS AND PURPOSES**

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

## **OBJECTIVES AND ACTIVITIES**

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Worship and Prayer**

The PCC maintains a range of services during the week that we hope our community finds both beneficial and spiritually fulfilling. In 2024 we offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite).
- Sunday Evensong (Book of Common Prayer) on the 2nd and 4th Sundays of the month. This now takes place in the chancel with an attendance in the range 12-18.
- Two midweek Eucharists have been celebrated. The Wednesday service attracts a congregation in the range of 10-16, including 5-6 people do not regularly attend on a Sunday. The Thursday Eucharist is celebrated according to the Book of Common Prayer rite and has a congregation in the range of 6-10.
- Morning Prayer takes place on Tuesdays and Fridays. Evening Prayer is said Tuesday to Friday each week. Fr Stefan is grateful to the small number of people who join him each day for these services.
- A full programme of Lent, Holy Week and Easter services.
- A healing service with Taizé music in September and attended by over 30 people.
- The Royal British Legion observance of Remembrance Sunday at the War Memorial.
- Christmas Carol Service, Christingle and Crib Service, Midnight Mass and Christmas Day Eucharist. Total attendance across these services was 587 (518 in 2023).

All are warmly welcome to attend our services. At the 2024 Annual Meeting, there were 155 members on the Electoral Roll (of whom 67 were not resident in the parish), an increase of 5 people on 2023. We are sad to report the deaths of Richard Biddlecombe, Winifred Bigwood, Paul Camp, Mary Griffiths, Chris Hollings, Brian Warren and Doreen Whittle during 2024.

The usual Sunday attendance was 98 adults (87 in 2023) plus 4 children (2 in 2023), but this number increased at festivals. 6 Family Eucharists took place with St Mary's Brownies parading and an average attendance of 99 adults (90 in 2023) and 13 children (10 in 2023). Junior Church has now been re-established for over a year, led by Meryl Chrysostomou, Kathryn Ellis and Jayne Niblett, meeting in the St Michael's Chapel during the Liturgy of the Word. Up to 7 children have attended, with an average of 3 to 4 each Sunday.

For a survey undertaken for the national Church of England statistics collection, we calculated that an average of 6 people had watched services online each week in October, in addition to those attending services in person in church. We have continued to livestream the Sunday Parish Eucharist and Sunday Evensong on Facebook, as well as services on major midweek festivals, and this is much appreciated by those who are housebound, unwell, on holiday or live some distance away from Potters Bar. Our thanks go to our camera operators Meryl Chrysostomou, Brenda Chisholm and Chris Cook.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerfahs and assistant organists Oliver Matley and Keith Wiseman.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through baptism, we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services, family and friends express their grief and commend the person into God's keeping. During 2024, we celebrated 5 baptisms (3 in 2023), 1 marriage (1 in 2023), and held 11 funerals in church (4 in 2023), with a further 14 funerals conducted in local crematoria (22 in 2023). Our annual Memorial Service held close to the Feast of All Souls was well attended and much appreciated by those who had suffered bereavement over the past two years.

We were delighted to welcome Bishop Jane (Bishop of Hertford) to celebrate the Eucharist on the Sunday before Lent and confirm Carole Waller. Bishop Alan (Bishop of St Albans) came for the celebration of our Patronal Festival in September at which he confirmed 3 young members of our congregation – Victoria Goulding-Mudd, Archie Hadfield and Harry Hadfield. Both services were followed by lunch in the church hall, the pre-Lent lunch being a splendid Thai meal provided by Graham and Aoy Jones.

The Vicar took a group on a weekend retreat to Worth Abbey in September and the participants found this to be a valuable time of spiritual refreshment.

### **Barnet Deanery Synod**

In addition to the Vicar, three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Fr Stefan was appointed Assistant Area Dean in August and then in early 2025, he was appointed Area Dean by Bishop Alan. Richard Osborn is Deanery Lay Chairman and will serve in that capacity until May 2026.

## **The Church**

Thanks to the work of the Watchers and Welcomers, the church has been open on three days a week from 10.30am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance. This was confirmed by our inspecting architect who undertook the quinquennial inspection in early 2024. Very few urgent repairs were identified in his report. After Easter, the major project to replace our church lighting commenced and this was mostly completed by the end of June. The new lighting scheme is proving more effective and flexible and provided an excellent atmosphere for our special services at Advent and Christmas.

## **The Church Hall**

We are pleased to report another busy year for church hall bookings with a pleasing increase in income. We are most grateful to Jessica Hollings, our Hall Lettings Secretary, who has worked diligently to maximise income from both regular and one-off lettings. We continue to benefit from an arrangement with a local podiatrist, Ms Asha Bhundia, who hires the small hall at least three days per week for her clinics. The hall remains a popular venue for children's parties at weekends.

## **Pastoral Care, Outreach and Education**

Music plays a significant part in church life at St Mary's and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month continue to be supported by a loyal audience, who also enjoy the light lunches provided. Thanks are due to Dave Miller for co-ordinating the programme of recitals and to the team of ladies who prepare and serve the lunches. We also hosted several concerts by local orchestral and choral groups, as well as concerts by pupils of local piano teacher Anya Kirby.

During the year, study groups led by the Vicar and Reader met during Lent and were much appreciated. The Vicar also led a study course during Advent. A group met monthly in the second half of the year to follow a course on the Eucharist, led by the Reader.

The Pastoral Care Group continues its work. They assist the Vicar in pastorally caring for the congregation and those in the wider parish community. Regular services are held at Greenhill Care Home in Wagon Road.

The Vicar has continued to have strong links with Ladbrooke Primary School, organising visits to the church and also going to the school to conduct teaching sessions. Strong links have also continued with St John's Schools, with their regular services and concerts in church. In addition, Owens, Chancellors and Ladbrooke Schools and the Little Garden Nursery and Canopy Nursery held their Christmas celebrations in church. We also hosted two class visits from Oakmere Primary School and hope to build on this connection in the near future

## **Mission and Evangelism**

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other local charities and organisations. We donated £2,000 to Homeless Action in Barnet, our nominated Lent charity for 2024. Collections for Herts Young Homeless and Christian Aid at Christmas raised a total of £1,400. £633 was sent to the Bishop's Harvest Appeal for the Leprosy Mission. We support the Gratitude Foodbank in Borehamwood with donations of food and other essential goods and

encourage church members to support Potters Bar Foodbank using the collection points in local supermarkets.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers continued to increase during 2024. The weekly email bulletin using Mailchimp, initiated at the start of the pandemic and sent out each Saturday, is now a regular feature of parish life. It includes a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, words of the Sunday hymns, prayers and other relevant information. Currently there are 175 subscribers, reaching 190 individuals when couples are taken into account. Our intention is to inform as wide a circulation as possible of the important matters affecting our church, our diocese and the Christian faith.

A Mission Action Plan (MAP) brainstorming meeting took place in August (attended by over 30 members of the congregation) which generated many ideas. A new MAP will be agreed in 2025.

### **Ecumenical Relationships**

The church is an active member of **Churches Together in Potters Bar**. We hosted the Easter Dawn Service, two of the Saturday morning prayer sessions and welcomed visitors from other churches to our Advent Procession. We participated in other activities, e.g. the ecumenical Ash Wednesday service at Our Lady and St Vincent Church, the Good Friday ecumenical service at the War Memorial, the Good Friday Choir performance at the United Reformed Church, the summer holiday club, the 'Discover Christmas' event and the World Day of Prayer service.

The Vicar continued as Chair of Churches Together until summer 2024. He is an active member of the Ministers' Fraternal group which meets on a regular basis. The Reader led services and preached for the United Reformed Church on several occasions during the year.

We are grateful to Chris Cook for serving as our Churches Together representative and organising the breakfasts for the Easter Dawn Service and Saturday prayer meetings, with support from Judith Addison.

### **Social Life**

Refreshments after the Sunday Parish Eucharist in the church hall are attended by an increasing number of people. In addition to the lunches on the Sunday before Lent and for our Patronal Festival, we held another enjoyable bring and share lunch at Harvest Festival. The annual quiz night and supper in November was once again a great success. The Friendship Group meets monthly at the Oakmere Tea Rooms on a midweek morning. We are very grateful to Jenny Pearce for co-ordinating these activities.

### **Financial Review**

Total incoming resources in 2024 were £238,369 and total expenditure was £312,414 resulting in a deficit of £74,045. This was due to the major expenditure on the lighting project (£165,878). To correct the deficit by partly covering the costs of the lighting project, we transferred £114,938 from one of our Diocesan investment funds ensuring that the General Fund now shows a net surplus of £40,893.

We were fortunate to receive two grants of £25,000 each towards the lighting project from the City Church Fund administered by the diocesan office and a legacy of £1,000 which was allocated to the lighting fund.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members.

The PCC remains committed to the ongoing promotion of stewardship. We currently have 88 enrolled in planned giving (with couples giving jointly counted as 1 giver). Most are signed up for Gift Aid and give by standing order or through the Parish Giving Scheme which we launched during 2024.

### **Risk Review**

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover three months unrestricted expenditure. At the year end, the PCC was in compliance with this policy.

### **Safeguarding**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We thank Carrie-Ann Williamson-Santos for her work as our Parish Safeguarding Officer. She resigned from this role in November due to her move from the parish. We are pleased that Victoria Goulding-Mudd agreed to succeed her early in 2025. Richard Osborn continues as Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and completed the online training modules required by the diocese.

### **Data Protection**

The PCC takes seriously its responsibilities in maintaining, storing and using information held on individuals, as required by data protection legislation.

### **Volunteers**

We remain grateful to all those who give an enormous amount of their time and talents in enabling our Church to both function and flourish – our Sacristans David Hancock and Chas Nethercott, altar servers and those who care for the altar linen (Liz Nethercott and Pat Vince), Eucharistic Ministers, our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Geoff Foster continues to do much to assist with the maintenance of our buildings and we are very grateful to him. We also thank Shirley Baker for her work as PCC Secretary. Our thanks also go to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

### **Conclusion**

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all.

***The Revd Stefan Chrysostomou (PCC Chairman)***

**March 2025**

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024**

Receipts & Payments	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
<b>Receipts</b>					
Voluntary Receipts	86906	21428	10411	118745	96610
Tax Recovered	18086		227	18313	16562
Investment Income	15788			15788	16250
Rental Income	31022			31022	29687
Fees	4090			4090	4254
Miscellaneous Income	411			411	1031
	156303	21428	10638	188369	164394
Grants			50000	50000	5796
Sale of Investments	114938			114938	0
<b>Total Receipts</b>	<b>271241</b>	<b>21428</b>	<b>60638</b>	<b>353307</b>	<b>170190</b>
<b>Payments</b>					
Charitable Donations	1428		5275	6703	6987
Church Expenses	51165		1656	52821	64845
Hall Expenses	6401			6401	7477
Parish Share	73389			73389	70679
Fundraising Costs	243		1698	1941	2105
Sundry Administration	5178	103		5281	4577
Lighting Project	51993	61659	52226	165878	11622
<b>Total Payments</b>	<b>189797</b>	<b>61762</b>	<b>60855</b>	<b>312414</b>	<b>168262</b>
<b>Excess of Receipts over Payments</b>	<b>81444</b>	<b>(40334)</b>	<b>(217)</b>	<b>40893</b>	<b>1928</b>
Cash at Bank 1 January 2024	66818	56365	8567	131750	
Cash at Bank 31 December 2024	148262	16031	8350	172643	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2024**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
Bank Current Accounts	148262	16031	8025	172318	117551
Bank Deposit Accounts			325	325	321
CBF Deposit Fund				0	13878
<b>Total</b>	<b>148262</b>	<b>16031</b>	<b>8350</b>	<b>172643</b>	<b>131750</b>
<b>Investment Assets</b>					
CBF Investment Fund (1)	0			0	112168
CBF Investment Fund (2)	435190			435190	425452
<b>Total</b>	<b>435190</b>			<b>435190</b>	<b>537620</b>
<b>Total Assets</b>	<b>583452</b>	<b>16031</b>	<b>8350</b>	<b>607833</b>	<b>669370</b>

**Non-Monetary Assets**

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

**LIABILITIES**

Nil

## Designated Funds

The movements on the Designated Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd.</b>
Lighting Fund	40260	21399	(61659)	0
Organ Fund	295	29	0	324
Office Equipment	1023	0	0	1023
Church Refurbishment	94	0	0	94
Robes	438	0	(103)	335
Friendship Group	126	0	0	126
Capital Fund	13879	0	0	13879
Junior Church	250	0	0	250
	<b>56365</b>	<b>21428</b>	<b>(61762)</b>	<b>16031</b>

## Restricted Funds

The movements on the Restricted Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Flower Fund	956	1710	(1656)	1010
Organ Fund	7126	1427	(1698)	6855
Hall Equipment	85	0	0	85
Charities	0	5275	(5275)	0
Lighting Fund	0	52226	(52226)	0
Hall Deposits	400	0	0	400
	<b>8567</b>	<b>60638</b>	<b>(60855)</b>	<b>8350</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024**

**Information re: Receipts & Payments**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
<b>Receipts</b>					
<u>Voluntary Income</u>					
Planned Giving	67422			67422	63615
Collections	7796		2943	10739	11178
Donations & Legacies	8599	1000	2332	11931	8391
General Fundraising	1374			1374	2356
Votive Candles	412			412	385
Sunday Refreshments	1303			1303	1261
Catering	0			0	770
	86906	1000	5275	93181	87956
<u>Other Fundraising</u>					
Organ Restoration Fund		29	1200	1229	2790
Flower Fund			1710	1710	1982
Lighting Fund		20399	2226	22625	3882
	0	20428	5136	25564	8654
<b>Payments</b>					
Church Expenses	44824			44824	57804
Clergy Expenses	6342			6342	5558
Flowers			1656	1656	1483
Recital Expenses			1698	1698	1551
Fundraising Costs	243			243	554
Lighting Fund	51993	61659	52226	165878	11622
	103402	61659	55580	220641	78572
Sundry Administration	5281			5281	4578
	5281			5281	4578

## Notes

### 1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still had a remaining balance of 4,962.02 units (2015 – 4,962.02) which represented accrued income. The PCC agreed to sell these units and use the proceeds for the Lighting Project. We received £114,938 in settlement. Of this £51,993 was put towards the Lighting Project and the remaining is in the General Fund pending consideration of some other improvement/renovation projects.

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2024 the total value of this fund stood at 18,820.89 units valued at £435,189.79 (2023-£425,451.86).

### 2. Charitable Donations

During 2024 we made the following donations to charities:

2000.00	Homeless Action Barnet (Lent giving)
1306.75	USPG *
485.00	Christian Aid Week
278.00	Children's Society (collection at Doreen Whittle's funeral)
320.00	Cancer Research (collection at Paul Camp's funeral)
300.00	Ordinands' Fund
633.45	Leprosy Mission (Bishop's Harvest Appeal)
700.00	Herts Young Homeless (Christmas giving)
679.58	Christian Aid (Christmas giving)
-----	
<b>6702.78</b>	
-----	

With the exception of the payment marked \* these payments were mostly, or entirely, funded by collections in Church.

3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

4. Payments to PCC Members

During the year, the sum of £2,650 was paid to the parish Organist who is a member of the PCC. A small immaterial portion of the expenses paid to the Incumbent may have related to his services as Chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**

**INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS**

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2024.

**Respective Responsibilities of the PCC Members and the Examiner**

The church's PCC members are responsible for the preparation of the financial statements and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

**Basis of Independent Examiner's statement**

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

**Independent Examiner's statement**

In connection with my examination no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Oscar Dodd FCA  
27 Richardson Crescent  
West Cheshunt EN7 6WZ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF POTTERS BAR**

England & Wales - Charity number 1174737

---

# Accounts

---

**The Ecclesiastical Parish of Potters Bar  
St Mary the Virgin & All Saints Church**

**Annual Report  
and  
Financial Statements  
for the year ended  
31st December 2023**

**Registered Charity Number:  
1174737**

**[www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)**

## ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

**PCC MEMBERS** who served during 2023 were:

### ***Ex Officio members***

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones (PCC Vice-Chairman) Canon Richard Osborn (also Licensed Reader)
<i>Deanery Synod representatives</i>	Professor Derrick Chisholm ( <i>from 30th April 2023</i> ) Mr Geoffrey Foster ( <i>until 30th April 2023</i> ) Mrs Sue Loader Canon Richard Osborn

### ***Elected members***

Ms Beverley Ashdown  
Mrs Shirley Baker (Honorary Secretary)  
Mrs Christine Beland-Hancock (Honorary Treasurer)  
Mr Paul Camp  
Mr Geoffrey Foster (*from 30th April 2023*)  
Mrs Heather Hawkes  
Mr David Miller (Health & Safety Officer)  
Mrs Elizabeth Nethercott (Stewardship Secretary)  
Mrs Pearl Shepherd

The PCC met six times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwarden, and members elected by those members of our congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

## **AIMS AND PURPOSES**

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

## **OBJECTIVES AND ACTIVITIES**

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Worship and Prayer**

The PCC maintains a range of services during the week that we hope our community finds both beneficial and spiritually fulfilling. In 2023, we offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite).
- Sunday Evensong (Book of Common Prayer) on the 2nd and 4th Sundays of the month. This is much appreciated by the congregation which gathers in the Blessed Sacrament Chapel and numbers attending have grown during 2023.
- Two midweek Eucharists have been celebrated. The Wednesday service attracts a congregation in the range of 10-16, including 5-6 people do not regularly attend on a Sunday. The Thursday Eucharist is celebrated according to the Book of Common Prayer rite and has a congregation in the range of 6-10.
- Morning Prayer takes place on Tuesdays and Fridays. Evening Prayer is said Tuesday to Friday each week. Fr Stefan is grateful to the small number of people who join him each day for these services.
- A full programme of Lent, Holy Week and Easter services.
- The Royal British Legion observance of Remembrance Sunday at the War Memorial.
- Christmas Carol Service, Christingle and Crib Service, Midnight Mass and Christmas Day Eucharist. Total attendance across these services was 518 (375 in 2022).

All are warmly welcome to attend our services. At the 2023 Annual Meeting, there were 150 members on the Electoral Roll (of whom 64 were not resident in the parish), an increase of 8 people on 2022. We are sad to report the deaths of Valerie Meddes, Christopher Schools and Pauline Thangiah during 2023.

The usual Sunday attendance was 87 adults (82 in 2022) plus 2 children (the same as in 2022), but this number increased at festivals. 6 Family Eucharists took place with St Mary's Brownies parading and an average attendance of 90 adults (84 in 2022) and 10 children (13 in 2022). Towards the end of the year, we were delighted that Junior Church was re-established after an absence of many years, led by Meryl Chrysostomou and Kathryn Ellis, and meeting in the St Michael's Chapel during the Liturgy of the Word.

For a survey undertaken for the national Church of England statistics collection, we calculated that an average of 10 people had watched services online each week in October, in addition to those attending services in person in church. We have continued to livestream the Sunday Parish Eucharist and Sunday Evensong on Facebook, as well as services on major midweek festivals, and this is much appreciated by those who are housebound, unwell, on holiday or live some distance away from Potters Bar. Our thanks go to our camera operators Meryl Chrysostomou, Brenda Chisholm and Chris Cook.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerfahs and assistant organists Oliver Matley and Keith Wiseman.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through baptism, we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services, family and friends express their grief and commend the person into God's keeping. During 2023, we celebrated 3 baptisms (5 in 2022), 1 marriage (6 in 2022), and held 4 funerals in church (3 in 2022), with a further 22 funerals conducted in local crematoria (18 in 2022). Our annual Memorial Service held close to the Feast of All Souls was well attended and much appreciated by those who had suffered bereavement over the past two years.

The Vicar took a group on a weekend retreat to Worth Abbey in October and the participants found this to be a valuable time of spiritual refreshment.

### **Barnet Deanery Synod**

In addition to the Vicar, three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Richard Osborn was re-elected as Deanery Lay Chairman and will serve in that capacity until May 2026.

### **The Church**

Thanks to the work of the Watchers and Welcomers, the church has been open on three days a week from 10.30am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance. A large programme of work to renew the drainage system at the east end and north side of the church was undertaken over the summer and early autumn. Plans have moved forward for replacing and improving the church lighting and work is due to commence on this project after Easter 2024.

## **The Church Hall**

We are pleased to report another busy year for church hall bookings with a pleasing increase in income. We are most grateful to Jessica Hollings, our Hall Lettings Secretary, who has worked diligently to maximise income from both regular and one-off lettings. We have gained some new regular bookings and continue to benefit from an arrangement with a local podiatrist, Ms Asha Bhundia, who hires the small hall at least three days per week for her clinics. The hall remains a popular venue for children's parties at weekends.

## **Pastoral Care, Outreach and Education**

Music plays a significant part in church life at St Mary's and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month continue to be supported by a loyal audience, who also enjoy the light lunches provided. Thanks are due to Dave Miller for co-ordinating the programme of recitals and to the team of ladies who prepare and serve the lunches. We also hosted several concerts by local orchestral and choral groups, as well as concerts by pupils of local piano teacher Anya Kirby.

During the year, study groups led by the Vicar and Reader met during Lent and Advent and these were much appreciated.

The Pastoral Care Group continues its work. They assist the Vicar in pastorally caring for the congregation and those in the wider parish community. Regular services are held at Greenhill Care Home in Wagon Road.

The Vicar has continued to have strong links with Ladbroke Primary School, organising visits to the church and also going to the school to conduct teaching sessions. Strong links have also continued with St John's Schools, with their regular services and concerts in church. In addition, Owens, Chancellors and Ladbroke Schools and the Little Garden Nursery School held their Christmas celebrations in church.

## **Mission and Evangelism**

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other local charities and organisations. We had a very generous response to special collections following the earthquakes in Turkey, Syria, Morocco and Libya. During 2023, the PCC decided to support the Gratitude Foodbank in Borehamwood with donations of food and other essential goods, whilst encouraging church members to support Potters Bar Foodbank using the collection points in local supermarkets.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers continued to increase during 2023. The weekly email bulletin using Mailchimp, initiated at the start of the pandemic and sent out each Saturday, is now a regular feature of parish life. It includes a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, words of the Sunday hymns, prayers and other relevant information. Currently there are 169 subscribers, reaching 185 individuals when couples are taken into account. Our intention is to inform as wide a circulation as possible of the important matters affecting our church and the Christian Faith.

Some discussion took place at PCC meetings about the review of our "**Mission Action Plan**" (MAP), but a new MAP has yet to be agreed.

### **Ecumenical Relationships**

The church is an active member of **Churches Together in Potters Bar**. We hosted the Easter Dawn Service, two of the Saturday morning prayer sessions and welcomed visitors from other churches to our Advent Procession. We participated in other activities, e.g. the ecumenical Ash Wednesday service at Our Lady and St Vincent Church (a new and very successful initiative), the Good Friday ecumenical service at the War Memorial, the Good Friday Choir performance of the Fauré Requiem, the summer holiday club, the 'Discover Christmas' event, the World Day of Prayer service and the special service held at King Charles the Martyr Church to celebrate the Coronation of His Majesty King Charles III and Her Majesty Queen Camilla.

The Vicar was re-elected Chair of Churches Together during the year and will continue in that role until summer 2024. He is an active member of the Ministers' Fraternal group which meets on a regular basis. The Reader led services and preached for the United Reformed Church on several occasions during the year.

We are grateful to Judith Addison for serving as our Churches Together representative for many years and organising the breakfasts for the Easter Dawn Service and Saturday prayer meetings. She stood down from this role during 2023 and we thank Chris Cook for offering to take her place.

### **Social Life**

Refreshments after the Parish Eucharist are now established in the church hall. The opportunity to sit around tables (rather than standing at the back of the church as in pre-Covid times) has been a great success, as shown by the increasing number of people staying on. We held three very well-attended bring and share lunches on the Sunday before Lent and on our Patronal and Harvest Festivals – and the annual quiz night and supper in November was a great success. In addition, a Coronation Tea held on the Monday after the Coronation was attended by 75 people. The Friendship Group meets monthly at the Oakmere Tea Rooms on a midweek morning. We are very grateful to Jenny Pearce for co-ordinating these activities.

### **Financial Review**

Total incoming resources in 2023 were £170,190 and total expenditure was £168,262 resulting in a surplus of £1,928.

We were fortunate to receive a grant of £5,316 from the City Church Fund administered by the diocesan office towards the cost of the handrails installed in the church in 2022. A grant of £400 was received from Hertsmere Borough Council towards the cost of our Coronation Tea; and another grant of £80 was received for general purposes.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members during these difficult times.

The PCC remains committed to the ongoing promotion of stewardship. We currently have 103 members enrolled in planned giving (including couples), most of whom give by standing order and can Gift Aid. Commitment Sunday was held in June on the Sunday closest to our Dedication Festival and we received a very encouraging response which is reflected in the planned giving figures in the financial statements.

### **Risk Review**

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover three months unrestricted expenditure. At the year end, the PCC was in compliance with this policy.

### **Safeguarding**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We thank Carrie-Ann Williamson-Santos for her support as our Parish Safeguarding Officer. Richard Osborn continues as Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and completed the online training modules required by the diocese.

### **Data Protection**

The PCC takes seriously its responsibilities in maintaining, storing and using information held on individuals, as required by data protection legislation.

### **Volunteers**

We remain grateful to all those who give an enormous amount of their time and talents in enabling our Church to both function and flourish – our Sacristan David Hancock (assisted by Chas Nethercott), altar servers and those who care for the altar linen (Liz Nethercott and Pat Vince), Eucharistic Ministers, our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Geoff Foster continues to do much to assist with the maintenance of our buildings and we are very grateful to him. We also thank Shirley Baker for her work as PCC Secretary. Our thanks also go to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

### **Conclusion**

We were pleased to celebrate Fr Stefan's Tenth Anniversary of Ordination to the Priesthood on Sunday 25th June when we welcomed back Canon John Williams (Curate at St Mary's, 1997-1999) as guest preacher. Fr John was celebrating the 25th anniversary of his priesting around the same time.

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all.

***The Revd Stefan Chrysostomou (PCC Chairman)***

**March 2024**

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023**

Receipts & Payments	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
<b>Receipts</b>					
Voluntary Receipts	84213	8463	3934	96610	79006
Tax Recovered	15931	631		16562	24711
Investment Income	12814		3436	16250	14845
Rental Income	29287	400		29687	27589
Fees	4254			4254	4722
Miscellaneous Income	1031			1031	777
	147530	9494	7370	164394	151650
Grants	80	5716		5796	250
<b>Total Receipts</b>	<b>147610</b>	<b>15210</b>	<b>7370</b>	<b>170190</b>	<b>151900</b>
<b>Payments</b>					
Charitable Donations	3244	3743		6987	7349
Church Expenses	57646	7199		64845	29815
Hall Expenses	7447			7447	5011
Parish Share	70679			70679	67264
Fundraising Costs	554	1551		2105	1379
Sundry Administration	4577			4577	5629
Lighting Project			11622	11622	0
<b>Total Payments</b>	<b>144147</b>	<b>12493</b>	<b>11622</b>	<b>168262</b>	<b>116447</b>
<b>Excess of Receipts over Payments</b>	<b>3463</b>	<b>2717</b>	<b>(4252)</b>	<b>1928</b>	<b>35453</b>
Cash at Bank 1 January 2023	63355	5850	60617	129822	
Cash at Bank 31 December 2023	66818	8567	56365	131750	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2023**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
Bank Current Accounts	66818	8567	42166	117551	119062
Bank Deposit Accounts			321	321	318
CBF Deposit Fund			13878	13878	10442
<b>Total</b>	<b>66818</b>	<b>8567</b>	<b>56365</b>	<b>131750</b>	<b>129822</b>
<b>Investment Assets</b>					
CBF Investment Fund (1)	112168			112168	102445
CBF Investment Fund (2)	425452			425452	388574
<b>Total</b>	<b>537620</b>			<b>537620</b>	<b>491019</b>
<b>Total Assets</b>	<b>604438</b>	<b>8567</b>	<b>56365</b>	<b>669370</b>	<b>620841</b>

**Non-Monetary Assets**

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

**LIABILITIES**

Nil

## Restricted Funds

The movements on the Restricted Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Flower Fund	457	1982	(1483)	956
Organ Fund	5308	3369	(1551)	7126
Hall Equipment	85	0	0	85
Charities	0	3743	(3743)	0
Hall Deposits	0	400	0	400
Railings	0	5316	(5316)	0
Coronation Celebrations	0	400	(400)	0
	<b>5850</b>	<b>15210</b>	<b>(12493)</b>	<b>8567</b>

## Designated Funds

The movements on the Designated Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd.</b>
Lighting Fund	48000	3882	(11622)	40260
Organ Fund	243	52	0	295
Office Equipment	1023	0	0	1023
Church Refurbishment	94	0	0	94
Robes	438	0	0	438
Friendship Group	126	0	0	126
Capital Fund	10443	3436	0	13879
Family Room	250	0	0	250
	<b>60617</b>	<b>7370</b>	<b>(11622)</b>	<b>56365</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023**

**Information re: Receipts & Payments**

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2023	Total 2022
<b>Receipts</b>					
<u>Voluntary Income</u>					
Planned Giving	63279	336		63615	55448
Collections	8404	2774		11178	10475
Donations & Legacies	7758	663		8391	5397
General Fundraising	2356			2356	1519
Votive Candles	385			385	337
Sunday Refreshments	1261			1261	1042
Catering	770			770	
	84213	3743		87956	74218
<u>Other Fundraising</u>					
Organ Restoration Fund		2738	52	2790	2706
Flower Fund		1982		1982	2016
Friendship Group					66
Lighting Project			3882	3882	
	0	4720	3934	8654	4788
<b>Payments</b>					
Church Expenses	57804			57804	21081
Clergy Expenses	5558			5558	6113
Flowers		1483		1483	2621
Recital Expenses		1551		1551	1018
Fundraising Costs	554			554	0
Lighting Project			11622	11622	0
	63916	3034	11622	78572	30833
Sundry Administration	4578			4578	5629
	4578			4578	5629

## Notes

### 1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still have a remaining balance of 4,962.02 units (2022 – 4,962.02) which represents accrued income. The market value of this at the 31st December 2023 was £112,167.95 (2022- £102,445.37).

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2023 the total value of this fund stood at 18,820.89 units valued at £425,451.86 (2022- £388,574.21).

### 2. Charitable Donations

During 2023 we made the following donations to charities:

1250.00	USPG *
531.25	Christian Aid Week
676.06	Christian Aid Christmas Appeal
850.00	Bishop's Harvest Appeal
1558.99	Disasters Emergency Committee (Turkey & Syria Earthquake)
500.00	Red Cross Appeal (Morocco)
500.00	Red Cross Appeal (Libya)
50.00	All Saints Church, Chedgrave *
713.56	Herts Young Homeless
256.86	Archdeacon's Fund
100.00	The College of St Barnabas *
-----	
6986.72	
485.00	The Children's Society **
-----	
7471.72	

With the exception of the payments marked \* these payments were mostly, or entirely, funded by collections in Church.

\*\* The Children's Society donation was the collection taken at the Christingle Service and did not pass through the church's accounts.

3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

4. Payments to PCC Members

During the year, the sum of £2,325 was paid to the parish Organist who is a member of the PCC. A small immaterial portion of the expenses paid to the Incumbent may have related to his services as Chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

## **THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**

### **INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS**

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2023.

#### **Respective Responsibilities of the PCC Members and the Examiner**

The church's PCC members are responsible for the preparation of the financial statements and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

#### **Basis of Independent Examiner's statement**

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

#### **Independent Examiner's statement**

In connection with my examination no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Oscar Dodd FCA  
27 Richardson Crescent  
West Cheshunt EN7 6WZ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF POTTERS BAR**

England & Wales - Charity number 1174737

---

# Accounts

---

**The Ecclesiastical Parish of Potters Bar  
St Mary the Virgin & All Saints Church**

**Annual Report  
and  
Financial Statements  
for the year ended  
31st December 2022**

**Registered Charity Number:  
1174737**

**[www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)**

## ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

**PCC MEMBERS** who served during 2022 were:

### ***Ex Officio members***

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones Canon Richard Osborn (also Licensed Reader & PCC Vice Chairman)
<i>Deanery Synod representatives</i>	Mr Geoffrey Foster Mrs Sue Loader Canon Richard Osborn

### ***Elected members***

Ms Beverley Ashdown  
Mrs Shirley Baker (Honorary Secretary) (*from 24th April 2022*)  
Mrs Christine Beland-Hancock (Honorary Treasurer)  
Mr Paul Camp  
Mrs Heather Hawkes  
Dr Gillian Hilton (*until 24th April 2022*)  
Mrs Elizabeth Liney (Electoral Roll Officer) (*until 24th April 2022*)  
Mr David Miller (Health & Safety Officer)  
Mrs Elizabeth Nethercott (Stewardship Secretary)  
Mrs Pearl Shepherd

The PCC met five times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group
- Mission Committee

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwarden, and members elected by those members of our congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

## **AIMS AND PURPOSES**

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

## **OBJECTIVES AND ACTIVITIES**

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

## **ACHIEVEMENTS AND PERFORMANCE**

We are very grateful that our worship and activities returned to normal during 2022 after the disruption caused by the COVID-19 pandemic. Our pre-COVID pattern of services is now fully restored. We have continued to livestream the Sunday Parish Eucharist and Sunday Evensong on Facebook, as well as services on major midweek festivals, and this is much appreciated by those who are housebound, unwell, on holiday or live some distance away from Potters Bar. We are fortunate and thankful that, unlike many churches across the country, practically everyone in our congregation has returned to in-person worship. Our thanks go to Meryl Chrysostomou, our main camera operator, but also to Brenda Chisholm and Chris Cook who have assisted when Meryl has been unavailable.

The weekly email bulletin using Mailchimp, initiated at the start of the pandemic and sent out each Saturday, is now a regular feature of parish life. It includes a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, words of the Sunday hymns, prayers and other relevant information. Currently there are 152 subscribers, reaching 170 individuals when couples are taken into account.

### **Worship and Prayer**

The PCC maintains a range of services during the week that we hope our community finds both beneficial and spiritually fulfilling. In 2022, we offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite).
- Sunday Evensong on the 2nd and 4th Sundays of the month. This is much appreciated by the small congregation who gather in the Blessed Sacrament Chapel. We have been delighted that on some occasions, the chapel has been almost full for the service.
- Two midweek Eucharists have been celebrated. The Wednesday service attracts a congregation in the range of 10-16, of which approximately 5 people do not regularly attend on a Sunday. The Thursday Eucharist is celebrated according to the Book of Common Prayer rite and has a congregation in the range of 6-10.
- Morning Prayer takes place on Tuesdays and Fridays. Evening Prayer is said Tuesday to Friday each week. Fr Stefan is grateful to the small number of people who join him in each day for these services.
- A full programme of Holy Week and Easter services.
- The Royal British Legion observance of Remembrance Sunday at the War Memorial.
- Christmas Carol Service, Christingle and Crib Service, Midnight Mass and Christmas Day Eucharist. Total attendance across these services was 375 (264 in 2021).

All are warmly welcome to attend our services. At the 2022 Annual Meeting, there were 142 members on the Electoral Roll, of whom 56 were non-resident in the parish - an increase of 6 people on 2021. We are sad to report the deaths of Avis Smith and June Twyman during 2022.

The usual Sunday attendance was 82 adults (77 in 2021) plus 2 children (the same as in 2021), but this number increased at festivals. Sadly, the number of families with children attending services has remained low and we have still not been able to progress our plans to re-start Junior Church. However, it was good to re-instate Parade Services during 2022. 5 such services took place with an average attendance of 84 adults and 13 children.

From a survey undertaken for the national Church of England statistics collection, we calculated that an average of 15 people had watched services online each week in October, in addition to those attending services in person in church.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerfahs and assistant organist Oliver Matley. We are also grateful to Keith Wiseman who has played the organ for some services of Evensong.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through baptism, we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services, family and friends express their grief and commend the person into God's keeping. During 2022, we celebrated 5 baptisms (10 in 2021), 6 marriages (0 in 2021), and held 3 funerals in church (5 in 2021), with a further 18 funerals conducted in local crematoria (24 in 2021). Our annual Memorial Service held close to the Feast of All Souls was well attended and much appreciated by those who had suffered bereavement over the past two years.

We were delighted to welcome Bishop John Gladwin, an Assistant Bishop in the diocese, for our Patronal Festival Eucharist in September at which he confirmed 7 members of our congregation – Malcolm Golland, Grace Mahabir, David Neal, Karen Pond, Sally Prigg, Roger Taylor and Carrie-Ann Williamson-Santos. In addition, Jayne Hutton was confirmed at home by Bishop John earlier on the same day.

The Vicar took a group on a weekend retreat to Worth Abbey in September and the participants found this to be a valuable time of spiritual refreshment.

### **Barnet Deanery Synod**

Three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Richard Osborn remains as Deanery Lay Chairman and will serve in that capacity until May 2023.

### **The Church**

Thanks to the work of the Watchers and Welcomers, the church has been open on three days a week from 10.30am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance. New handrails have been fitted on the pulpit steps, at the entrance to the Blessed Sacrament Chapel and at the other end of this chapel, on the steps up to the sanctuary. We received a grant from the City Church Fund (administered by the diocese) to fund these improvements which will appear in the 2023 accounts. The PCC is now considering options for replacing the lighting and hope to move this project forward during 2023.

### **The Church Hall**

We are pleased to report another busy year for church hall bookings with a pleasing increase in income. We are most grateful to Jessica Hollings, our Hall Lettings Secretary, who has worked diligently to maximise income from both regular and one-off lettings. We have gained some new regular bookings and continue to benefit from an arrangement with a local podiatrist, Ms Asha Bhundia, who hires the small hall three days per week for her clinics. The hall remains popular for children's parties at weekends.

### **Pastoral Care, Outreach and Education**

Music plays a significant part in church life and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month continue to be supported by a loyal audience and light lunches have been re-instated. Thanks are due to Dave Miller for co-ordinating the programme of recitals and to the team of ladies who prepare and serve the lunches. We also hosted several concerts by local orchestral and choral groups, as well as concerts by pupils of local piano teacher Anya Kirby.

During the year, study groups led by the Vicar and Reader met during Lent and Advent and these were much appreciated. In addition, we hosted the 'Living in Love and Faith' study course early in the year, led by Fr Will Gibbs (then Vicar of Redbourn, now a Residentiary Canon at St Albans Cathedral). We were pleased to welcome some members of other churches in the deanery to this course.

The Pastoral Care Group continues its work. They assist the Vicar in pastorally caring for the congregation and those in the wider parish community. Regular services have resumed at one of the care homes in the parish and links are maintained with two other homes

A full programme of work with schools resumed in 2022. The Vicar has continued to have strong links with Ladbrooke Primary School, organising visits to the church and also going to the school to conduct teaching sessions. Strong links have also continued with St John's Schools, with their regular services and concerts in church re-starting in the summer. In

addition, Chancellors and Ladbrooke schools held their Christmas celebrations in church. Sadly, Owens had to cancel their carol service due to heavy snow.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other local charities and organisations. We have supported the Potters Bar Foodbank with donations of food and other essential goods, though the PCC is investigating whether to focus our main support as a church on one of the foodbanks in Borehamwood.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers continued to increase during 2022. Our intention is to inform as wide a circulation as possible of the important matters affecting our church and the Christian Faith.

Discussions have started on the review of our "**Mission Action Plan**" (MAP). A new MAP will be agreed in 2023.

### **Ecumenical Relationships**

The church is an active member of **Churches Together in Potters Bar**. We hosted the Easter Dawn Service, two of the Saturday morning prayer sessions and welcomed visitors from other churches to our Advent Procession. In addition, we hosted a special Choral Evensong to celebrate and give thanks for the life of her late Majesty Queen Elizabeth II. This was attended by over 150 people. We participated in other activities, e.g. the Good Friday Walk of Witness, the summer holiday club and the 'Discover Christmas' event.

The Vicar became Chair of Churches Together during the year. He is an active member of the Ministers' Fraternal group which meets on a regular basis. The Reader led services and preached for the United Reformed Church and Baptist Church on several occasions during the year.

### **Social Life**

With the lifting of all COVID restrictions, it has been a delight to resume our social gatherings. Refreshments after the Parish Eucharist are now established in the church hall, having moved to that venue in 2021 to comply with COVID restrictions. The numbers gathering in the hall each week seem to grow and the opportunity to sit around tables (rather than standing at the back of the church) has been a great success. We held two very well-attended bring and share lunches for both the Patronal and Harvest Festivals – and the annual quiz night and supper returned in November. The Friendship Group meets on a monthly basis on a midweek morning and has returned to the Oakmere Tea Room in the High Street. We are very grateful to Jenny Pearce for co-ordinating all these activities and thank Beverley Ashdown for her assistance with the Friendship Group.

### **Financial Review**

Total incoming resources in 2022 were £151,900 and total expenditure was £116,447 resulting in a surplus of £35,453.

We were fortunate to receive a grant of £250 from the diocese which is to be used to create a more family-friendly room at the back of the church.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members during these difficult times.

The PCC remains committed to the ongoing promotion of stewardship. We currently have 103 members enrolled in planned giving (including couples), most of whom give by standing order and can Gift Aid - something which we actively encourage. The PCC decided to defer holding a Commitment Sunday in the autumn due to the cost-of-living crisis which is being felt by many people at this time. It is planned to hold Commitment Sunday on 11th June 2023, the Sunday closest to our Dedication Festival.

### **Risk Review**

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover three months unrestricted expenditure. At the year end, the PCC complied with this policy.

### **Safeguarding**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We wish to thank Gillian Hilton who served as our Parish Safeguarding Officer for many years. She retired at the Annual Parochial Church Meeting and has been succeeded by Carrie-Ann Williamson-Santos to whom we are most grateful for taking on this important role. Richard Osborn continues as Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and completed the online training modules required by the diocese.

### **Data Protection**

The PCC takes seriously its responsibilities in maintaining, storing and using information held on individuals, as required by data protection legislation.

### **Volunteers**

We remain grateful to all those who give an enormous amount of their time and talents in enabling our Church to both function and flourish – our Sacristan David Hancock (assisted by Chas Nethercott), altar servers and those who care for the altar linen (Liz Nethercott and Pat Vince), our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Geoff Foster continues to do much to assist with the maintenance of our buildings and we are very grateful to him. We also thank Elizabeth Liney for serving as PCC Secretary for 6 years. Elizabeth stood down at the Annual Parochial Church Meeting and we are grateful to Shirley Baker who agreed to succeed her. Our thanks also go to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

### **Conclusion**

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all.

***The Revd Stefan Chrysostomou (PCC Chairman)***  
**March 2023**

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

<b>Receipts &amp; Payments</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
<b>Receipts</b>					
Voluntary Receipts	70155	8542	309	79006	76333
Tax Recovered	23941	770		24711	11794
Investment Income	11674		3171	14845	14144
Rental Income	27589			27589	15167
Fees	4722			4722	3295
Miscellaneous Income	777			777	93
	138858	9312	3480	151650	120826
Grant			250	250	6000
<b>Total Receipts</b>	<b>138858</b>	<b>9312</b>	<b>3730</b>	<b>151900</b>	<b>126826</b>
<b>Payments</b>					
Charitable Donations	3286	4063		7349	4799
Church Expenses	27194	2621		29815	27888
Hall Expenses	5011			5011	5699
Parish Share	67264			67264	65816
Fundraising Costs	361	1018		1379	0
Sundry Administration	5629			5629	2990
<b>Total Payments</b>	<b>108745</b>	<b>7702</b>		<b>116447</b>	<b>107192</b>
<b>Excess of Receipts over Payments</b>	<b>30113</b>	<b>1610</b>	<b>3730</b>	<b>35453</b>	<b>19634</b>
<b>Funds Transfer</b>	<b>(10000)</b>	<b>0</b>	<b>10000</b>		
Cash at Bank 1 January 2022	43242	4240	46887	94369	
Cash at Bank 31 December 2022	63355	5850	60617	129822	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2022**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
Bank Current Accounts	63355	5850	49857	119062	86781
Bank Deposit Accounts			318	318	317
CBF Deposit Fund			10442	10442	7271
<b>Total</b>	<b>63355</b>	<b>5850</b>	<b>60617</b>	<b>129822</b>	<b>94369</b>
<b>Investment Assets</b>					
CBF Investment Fund (1)	102445			102445	116045
CBF Investment Fund (2)	388574			388574	440159
<b>Total</b>	<b>491019</b>			<b>491019</b>	<b>556204</b>
<b>Total Assets</b>	<b>554374</b>	<b>5850</b>	<b>60617</b>	<b>620841</b>	<b>650573</b>

**Non-Monetary Assets**

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

**LIABILITIES**

Nil

## Restricted Funds

The movements on the Restricted Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Flower Fund	1062	2016	(2621)	457
Organ Fund	3093	3233	(1018)	5308
Hall Equipment	85	0	0	85
Charities	0	4063	(4063)	0
	<b>4240</b>	<b>9312</b>	<b>(7702)</b>	<b>5850</b>

## Designated Funds

The movements on the Designated Funds during the year were:

	<b>Bal. B/Fwd</b>	<b>Transfer</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Lighting Fund	38000	10000	0	0	48000
Organ Fund	0	0	243	0	243
Office Equipment	1023	0	0	0	1023
Church Refurbishment	94	0	0	0	94
Robes	438	0	0	0	438
Friendship Group	60	0	66	0	126
Capital Fund	7272	0	3171	0	10443
Family Room	0	0	250	0	250
	<b>46887</b>	<b>10000</b>	<b>3730</b>	<b>0</b>	<b>60617</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

**Information re: Receipts & Payments**

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2022	Total 2021
<b>Receipts</b>					
<u>Voluntary Income</u>					
Planned Giving	55448			55448	54547
Collections	7055	3420		10475	6451
Donations & Legacies	4754	643		5397	8736
General Fundraising	1519			1519	2923
Votive Candles	337			337	350
Sunday Refreshments	1042			1042	397
	70155	4063	0	74218	73404
<u>Other Fundraising</u>					
Organ Restoration Fund		2463	243	2706	1257
Flower Fund		2016		2016	1613
Friendship Group			66	66	60
	0	4479	309	4788	2930
<b>Payments</b>					
Church Expenses	21081			21081	19487
Clergy Expenses	6133			6133	5075
Flowers		2621		2621	1426
Recital Expenses		1018		1018	521
	27194	3639		30833	26509
Sundry Administration	5629			5629	2469
	5629			5629	2469

## Notes

### 1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still have a remaining balance of 4,962.02 units (2021 – 4,962.02) which represents accrued income. The market value of this at the 31st December 2022 was £102,445.37 (2021- £116,045.27).

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2022 the total value of this fund stood at 18,820.89 units valued at £388,574.21 (2021- £440,158.51).

### 2. Charitable Donations

During 2022 we made the following donations to charities:

1250.00	USPG *
965.66	Christian Aid
304.00	Toilet Twinning
432.74	The Children's Society
625.00	Bishop's Harvest Appeal
2000.00	The Diocese of Europe's Ukraine Appeal
330.00	Herts Young Homeless
700.00	Housing Justice
451.52	The Peace Hospice
250.00	St Chad's Church, Bradford *
40.00	Beds & Herts Historic Churches Trust *
-----	
7348.92	

With the exception of the payments marked \* these payments were mostly, or entirely, funded by collections in Church.

### 3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

#### 4. Payments to PCC Members

During the year, the sum of £2,050 was paid to the parish Organist who is a member of the PCC. £200 was paid to one of the Churchwardens and £125 was also paid in Verger expenses to the husband of a PCC member. A small immaterial portion of the expenses paid to the Incumbent may have related to his services as Chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**

**INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS**

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2022.

**Respective Responsibilities of the PCC Members and the Examiner**

The church's PCC members are responsible for the preparation of the financial statements and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

**Basis of Independent Examiner's statement**

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

**Independent Examiner's statement**

In connection with my examination no matters have come to my attention:

1. 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 2011 Act and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Oscar Dodd FCA  
27 Richardson Crescent  
West Cheshunt EN7 6WZ

## TREASURER'S REPORT

As in previous years I am attaching to the accounts some comments that I hope will help to explain some of the main figures in them. If, after reading this report and studying the accounts, you still have any questions or queries, I shall be pleased to answer them at the annual meeting.

Thankfully we have now returned to relative normality and have seen regular attendance return to pre-Covid levels. This has meant that we are receiving more money by way of collections and have also been able to hold more fund-raising events. I am therefore pleased to report an overall surplus of income over expenditure over of £35,453.

### Income

If you compare income this year with last year you will note that it is some £25,000 more (£151,900/£126,876). In 2021 we received a grant of £6,000 from the City of London Churches Fund, so the increase in income in 2022 is very pleasing.

We have continued to benefit from web-site donations which have meant that those joining us on-line for services are still able to make a financial contribution to the work of the church. I must also remind everyone of our SumUp card reader which enables you to use your plastic for making donations; it is proving to be helpful. We were delighted to receive Meryl (and Bertie's) sponsorship money in 2021 and we wish Meryl well when she undertakes the London Marathon which will raise funds for our Lighting Project.

I am pleased to report good news in respect of our rental income. We still have the podiatrist as a tenant and also a good selection of other long term renters. We have also seen a general increase in booking for both parties and community events/classes. This all has generated an uplift of over £12,000. I must take this opportunity to thank Jessica Hollings, our Hall Letting Secretary, for her diligent work in ensuring that tenants are invoiced in a timely way and rents collected.

We are pleased that at our monthly recitals we now offer lunches and indeed this month we returned to offering the food buffet style. The proceeds continue to generate funds towards the Organ Fund.

Unfortunately, the Diocesan Board of Finance, which administers our invested funds, reports a fall in the value of our holdings of some £65,000 due to fluctuations in the stock market. However, our dividend income has slightly increased.

### Outgoings

Payments out have increased by some £9,000 which was only to be expected. We have succeeded in keeping costs down as much as possible and part of the increase in expenditure has been an increase in our charitable donations across a variety of good causes.

Our Parish Share was increased to £67,264 in 2022 and I can report that it has been increased to £70,679 for 2023. That equates to *£193.64 per day* before we switch on a single light or heater or light a single candle. We were able to pay our Parish Share in full and received a letter from the Diocesan office thanking us for our contribution.

This all means that the General Fund, which covers the day to day income and expenditure is showing a surplus of £20,113 a decided increase on 2021, and we have not, unlike many other parishes, been obliged to dip into our reserves to meet our commitments. I am therefore hopeful that our finances will continue to improve.

I will conclude by thanking everyone for their financial support this year and reminding you all that if you give any money to St Mary's (or buy a gift for the church) then do please Gift Aid it.

Finally, managing the accounts for St Mary's continues to be an enjoyable and interesting task made much easier by the help I have received from Liz Nethercott, Oscar Dodd, Pearl Shepherd, Geoff Foster and Richard Osborn. My grateful thanks to them all.

Christine Beland-Hancock  
*Honorary Treasurer*

---

# Accounts

---

**The Ecclesiastical Parish of Potters Bar  
St Mary the Virgin & All Saints Church**

**Annual Report  
and  
Financial Statements  
for the year ended  
31st December 2021**

**Registered Charity Number:  
1174737**

**[www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)**

## **ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL**

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

**PCC MEMBERS** who served during 2021 were:

### ***Ex Officio members***

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones Canon Richard Osborn (also Licensed Reader & PCC Vice Chairman)
<i>Deanery Synod representatives</i>	Mr Geoffrey Foster Mrs Sue Loader Canon Richard Osborn

### ***Elected members***

Ms Beverley Ashdown  
Mrs Christine Beland-Hancock (Honorary Treasurer)  
Mr Paul Camp (*from 28th April 2021*)  
Ms Lyn Galbraith (*until 28th April 2021*)  
Mrs Heather Hawkes (*from 28th April 2021*)  
Dr Gillian Hilton (Safeguarding Officer)  
Mrs Anne Holt (*until 28th April 2021*)  
Mrs Elizabeth Liney (Honorary Secretary & Electoral Roll Officer)  
Mr David Miller (Health & Safety Officer)  
Mrs Elizabeth Nethercott (Stewardship Secretary) (*from 28th April 2021*)  
Mrs Pearl Shepherd

The PCC met five times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group
- Mission Committee

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwarden, and members elected by those members of our congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

## **AIMS AND PURPOSES**

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

## **OBJECTIVES AND ACTIVITIES**

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

## **ACHIEVEMENTS AND PERFORMANCE**

2021 began with the imposition by the government of another lockdown to reduce the spread of the coronavirus, Covid-19. Fortunately, the Vicar and a small group of people were permitted to worship in church for the Sunday Parish Eucharist which was livestreamed on Facebook. On the First Sunday of Lent, the 8am Sunday Eucharist resumed, followed by the 10am Parish Eucharist on Mothering Sunday. We were delighted that a full programme of Holy Week and Easter services was possible in 2021. The choir resumed on Easter Sunday and it was a joy to be able to sing together as a congregation at the end of the Festival Eucharist with a rendition of 'Thine be the Glory' outside on the forecourt. Congregational singing in church did not resume until the end of July, and the serving of post-service refreshments also re-started at the same time. It was also a joy to be able to share a celebration lunch together after the Harvest Festival Eucharist and to hold our usual programme of Advent and Christmas services. Gradually church life has returned to normal and we give thanks to God for that.

Livestreaming has now become a permanent feature. The Sunday Parish Eucharist and other special services continue to be streamed live on Facebook. We are very grateful to Meryl Chrysostomou, our main camera operator, but also to Brenda Chisholm and Chris Cook who have stepped in to assist when Meryl has been unavailable. The Sunday Eucharist has also been broadcast on Potters Bar Radio on a regular basis. Midweek Morning and Evening Prayer are now firmly established online and have a loyal following. Worshipers continue to join us from much further afield than Potters Bar, in the UK and other parts of the world. We also

used Zoom for Stations of the Cross during Lent and Compline during Holy Week. This worked well as we were able to display various images on the screen as reflections were delivered. Our Annual Parochial Church Meeting took place once again on Zoom.

The weekly email bulletin using Mailchimp, sent out each Saturday, has continued to be much appreciated. It includes a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, words of the Sunday hymns, prayers and other relevant information. Currently there are 143 subscribers, reaching over 160 individuals when couples are taken into account.

We are grateful that our worship and activities have returned to something more like normal during the second half of 2021 and look forward to 2022 with confidence and hope.

### **Worship and Prayer**

The PCC maintains a range of services during the week that our community will find both beneficial and spiritually fulfilling. In 2021, we offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite) when out of lockdown. In times of lockdown, the 10am Eucharist was available online and has continued to be livestreamed since returning to church. This has been much appreciated by those who are housebound and shielding
- Sunday Evensong resumed in church on the 2nd and 4th Sundays of the month from September. Prior to that, it took place on Facebook every week
- Two midweek Eucharists have been celebrated. The Wednesday service attracts a congregation in the range of 12-17, of which approximately 6 people do not regularly attend on a Sunday. The Thursday Eucharist is celebrated according to the Book of Common Prayer rite and has a smaller congregation
- Morning Prayer takes place online on Tuesdays and Fridays. Evening Prayer is available online Tuesday to Friday each week
- A full programme of Holy Week and Easter services
- The Royal British Legion observance of Remembrance Sunday at the War Memorial. The customary Remembrance church service following this observance did not take place, at the request of the local branch of the Royal British Legion.
- Christmas Carol Service, Christingle and Crib Service, Midnight Mass and Christmas Day Eucharist. Total attendance across these services was 264.

All are warmly welcome to attend our services. At the 2021 Annual Meeting, there were **136 members** on the **Electoral Roll**, of whom 56 were non-resident in the parish - an increase of 3 people on 2020. We are sad to report the deaths of Peter Baker, George Garnham, Jean Knowles and Louise Street during 2021.

The usual Sunday attendance was 77 adults (the same figure as in 2020). Due to Covid-19, the number of families with children attending services has remained low (in common with most churches) and we have not been able to progress our plans to re-start Junior Church. It was not possible to hold any Parade Services during 2021.

From a survey undertaken for the national Church of England statistics collection, we calculated that an average of 22 people had watched services online each week in October, in addition to those attending services in person in church.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerfahs and assistant organist Oliver Matley.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through **baptism**, we thank God for the gift of life; in **marriage**, public vows are exchanged with God's blessing; through **funeral services**, family and friends express their grief and commend the person into God's keeping. During 2021, we celebrated 10 baptisms (1 in 2020), 0 marriages (0 in 2020), and held 5 funerals in church (5 in 2020), with a further 24 funerals conducted in local crematoria (27 in 2020). Our annual **Memorial Service** held close to the Feast of All Souls was well attended and much appreciated by those who had suffered bereavement over the past two years.

We were delighted that Violet Herrick and David Smith were confirmed by the Bishop of Hertford in November at a service at King Charles the Martyr Church.

### **Barnet Deanery Synod**

Three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Richard Osborn remains as Deanery Lay Chairman and will serve in that capacity until 2023.

### **The Church**

Thanks to the work of the Watchers and Welcomers, the church has been open on three days a week from 10.30am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance.

### **The Church Hall**

We are pleased to report a busy year for church hall bookings following the disruption of 2020. We are most grateful to Jessica Hollings, our new Hall Lettings Secretary, who has worked diligently to maximise income from both regular and one-off lettings. We have gained a number of new regular bookings for the main hall and are also benefiting from an arrangement with a local podiatrist, Ms Asha Bhundia, who hires the small hall three days per week for her clinics. The hall continues to be popular for children's parties at weekends.

### **Pastoral Care, Outreach and Education**

**Music** plays a significant part in church life at St Mary's and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month took place when possible and continue to be well supported. Sadly, it has not yet been possible to offer the usual lunches but tea, coffee and biscuits are being served before and after each recital. Thanks are due to Dave Miller for co-ordinating the programme of recitals.

During the year, **study groups** led by the Vicar and Reader met during Lent and Advent and these were much appreciated. Both Lent courses took place on Zoom but the Advent course was able to take place in person.

**The Pastoral Care Group** had a busy year. Members of the group took responsibility for keeping in touch with church members who are frail and housebound and also those without

access to the internet, so unable to take part in online worship. Home and hospital visits (including for communion) have been severely limited due to Covid restrictions. Likewise, it was only possible to visit some of our care homes in the parish towards the end of the year.

Due to Covid-19, it was once again not possible to host **school services** in church in 2021. However, the Vicar did resume visits to Ladbroke School for teaching sessions with the children. We hope that it will be possible to resume most activities during 2022, including school Christmas services and concerts in church.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other more local charities and organisations. We support the Potters Bar Foodbank with donations of food and other essential goods.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers continued to increase during 2022. Our intention is to inform as wide a circulation as possible of the important matters affecting our church and the Christian Faith.

Our current "**Mission Action Plan**" (MAP), agreed in June 2019, will be reviewed during 2022.

### **Ecumenical Relationships**

The church is an active member of **Churches Together in Potters Bar**. Due to the coronavirus pandemic, many Churches Together events were cancelled, including the Good Friday Walk of Witness. The Vicar is now Deputy Chair of Churches Together and is an active member of the Ministers' Fraternal group which meets on a regular basis. The Reader has led services and preached for the United Reformed Church and Baptist Church on several occasions during the year.

### **Financial Review**

Total incoming resources in 2021 were £126,826 and total expenditure was £107,192 resulting in a surplus of £19,634.

We were fortunate to receive a grant of £6,000 from the City Churches Fund. After discussion by the PCC, this money has been set aside towards the new lighting project.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members during these difficult times.

The PCC remains committed to the ongoing promotion of stewardship. We currently have 105 members enrolled in planned giving (including couples), most of whom now give by standing order and are able to Gift Aid - a course which we actively encourage. We held a Commitment Sunday in October and were most grateful for the very generous response from both existing and new planned givers. An additional £131 per week was pledged, which will result in an increase of £6,812 in planned giving during 2022.

### **Risk Review**

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover

three months unrestricted expenditure. At the year end, the PCC was in compliance with this policy.

### **Safeguarding**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We are grateful to our Parish Safeguarding Officer, Gillian Hilton, and Richard Osborn, Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and undertaken training (either face-to-face or online) as required by the diocese.

### **Data Protection**

New General Data Protection Regulations (GDPR) were introduced in May 2018 which have an effect on how the PCC maintains, stores and uses information held on individuals. The PCC has acknowledged the impact of these regulations and taken appropriate steps to conform to them. This is an ongoing process.

### **Volunteers**

We remain very grateful to all those who give an enormous amount of their time and talents to enabling our Church to both function and flourish – our Sacristan David Hancock, altar servers and those who care for the altar linen, our PCC Secretary Elizabeth Liney, our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Of special mention are the Churchwardens, Richard Osborn and Mark Jones; and Geoff Foster who continues to do so much to assist with the maintenance of our buildings. We are grateful to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

### **Conclusion**

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and, in particular, to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all, especially during another challenging year.

***The Revd Stefan Chrysostomou (PCC Chairman)***

**March 2022**

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021**

<b>Receipts &amp; Payments</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
<b>Receipts</b>					
Voluntary Receipts	73404	2869	60	76333	99995
Tax Recovered	11634	160		11794	17840
Investment Income	11192		2952	14144	13709
Rental Income	15167			15167	9463
Fees	3295			3295	2318
Miscellaneous Income	52		41	93	2251
	114744	3029	3053	120826	145576
Grant			6000	6000	0
<b>Total Receipts</b>	<b>114744</b>	<b>3029</b>	<b>9053</b>	<b>126826</b>	<b>145576</b>
<b>Payments</b>					
Charitable Donations	4799			4799	2655
Church Expenses	26462	1426		27888	24014
Hall Expenses	5699			5699	4003
Parish Share	65816			65816	65816
Sundry Administration	2469	521		2990	4664
Organ Replacement				0	9665
<b>Total Payments</b>	<b>105245</b>	<b>1947</b>		<b>107192</b>	<b>110817</b>
<b>Excess of Receipts over Payments</b>	<b>9499</b>	<b>1082</b>	<b>9053</b>	<b>19634</b>	<b>34759</b>
Cash at Bank 1 January 2021	33743	3158	37834	74735	
Cash at Bank 31 December 2021	43242	4240	46887	94369	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2021**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
Bank Current Accounts	43242	4240	39299	86781	70098
Bank Deposit Accounts			317	317	317
CBF Deposit Fund			7271	7271	4320
<b>Total</b>	<b>43242</b>	<b>4240</b>	<b>46887</b>	<b>94369</b>	<b>74735</b>
<b>Investment Assets</b>					
CBF Investment Fund (1)	116045			116045	101457
CBF Investment Fund (2)	440159			440159	384825
<b>Total</b>	<b>556204</b>			<b>556204</b>	<b>486282</b>
<b>Total Assets</b>	<b>599446</b>	<b>4240</b>	<b>46887</b>	<b>650573</b>	<b>561017</b>

**Non-Monetary Assets**

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

**LIABILITIES**

Nil

## Restricted Funds

The movements on the Restricted Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Flower Fund	875	1613	(1426)	1062
Organ Fund	2197	1417	(521)	3093
Hall Equipment	86	0	0	86
	<b>3158</b>	<b>3030</b>	<b>(1947)</b>	<b>4241</b>

## Designated Funds

The movements on the Designated Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd.</b>
Lighting Fund	32000	6000	0	38000
Office Equipment	1023	0	0	1023
Church Refurbishment	94	0	0	94
Robes	397	41	0	438
Friendship Group	0	60	0	60
Capital Fund	4320	2952	0	7272
	<b>37834</b>	<b>9053</b>	<b>0</b>	<b>46887</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021**

**Information re: Receipts & Payments**

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2021	Total 2020
<b>Receipts</b>					
<u>Voluntary Income</u>					
Planned Giving	54547			54547	49705
Collections	6451			6451	4862
Donations & Legacies	8736			8736	38661
General Fundraising	2923			2923	1884
Votive Candles	350			350	0
Sunday Refreshments	397			397	0
	73404			73404	95112
<u>Other Fundraising</u>					
Organ Restoration Fund		1257		1257	5743
Flower Fund		1613		1613	1023
Friendship Group			60	60	0
	0	2870	60	2930	6766
<b>Payments</b>					
Church Expenses	19487			19487	19475
Clergy Expenses	5075			5075	2998
Flowers		1426		1426	931
Robes				0	610
Recital Expenses		521		521	0
	24562	1947		26509	24014
Sundry Administration	2469			2469	4664
	2469			2469	4644

## Notes

### 1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still have a remaining balance of 4,962.02 units (2020 – 4,962.02) which represents accrued income. The market value of this at the 31st December 2021 was £116,045.27 (2020- £101,456.93).

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2021 the total value of this fund stood at 18,820.89 units valued at £440,158.51 (2020- £384,825.09).

### 2. Charitable Donations

During 2021 we made the following donations to charities:

1250.00	USPG *
916.12	St Vincent Volcano Appeal
410.00	GAVI Lent Appeal
12.50	The Children's Society
520.00	Bishop's Harvest Appeal
450.00	The Peace Hospice
400.00	Herts Young Homeless *
450.00	The Leprosy Mission
350.00	The College of St Barnabas *
40.00	Beds & Herts Historic Churches Trust *
-----	
4798.62	

With the exception of the payments marked \* these payments were mostly, or entirely, funded by collections in Church.

### 3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

4. Payments to PCC Members

During the year, the sum of £2,000 was paid to the parish Organist who is a member of the PCC. £75 was also paid in Verger expenses to the husband of a PCC member. A small immaterial portion of the expenses paid to the Incumbent may have related to his services as Chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**

**INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS**

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2021.

**Respective Responsibilities of the PCC Members and the Examiner**

The church's PCC members are responsible for the preparation of the financial statements and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

**Basis of Independent Examiner's statement**

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

**Independent Examiner's statement**

In connection with my examination no matters have come to my attention:

1. 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 2011 Act and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Oscar Dodd FCA  
27 Richardson Crescent  
West Cheshunt EN7 6WZ

---

# Accounts

---

**The Ecclesiastical Parish of Potters Bar  
St Mary the Virgin & All Saints Church**

**Annual Report  
and  
Financial Statements  
for the year ended  
31st December 2020**

**Registered Charity Number:  
1174737**

**[www.stmaryspb.org.uk](http://www.stmaryspb.org.uk)**

## ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

**PCC MEMBERS** who served during 2020 were:

### ***Ex Officio members***

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones Canon Richard Osborn (also Licensed Reader & PCC Vice Chairman)
<i>Deanery Synod representatives</i>	Mrs Christine Daneski ( <i>until 22nd October 2020</i> ) Mr Geoffrey Foster Mrs Sue Loader ( <i>from 22nd October 2020</i> ) Canon Richard Osborn

### ***Elected members***

Ms Beverley Ashdown (*from 22nd October 2020*)  
Mrs Shirley Baker (*until 22nd October 2020*)  
Mrs Christine Beland-Hancock (Honorary Treasurer)  
Ms Lyn Galbraith  
Mrs Mandy Hedley (*until 22nd October 2020*)  
Dr Gillian Hilton (Safeguarding Officer)  
Mrs Anne Holt  
Mrs Elizabeth Liney (Honorary Secretary & Electoral Roll Officer)  
Mr David Miller (Health & Safety Officer)  
Mrs Pearl Shepherd

The PCC met five times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group
- Mission Committee

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwarden, and members elected by those members of our congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

## **AIMS AND PURPOSES**

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

## **OBJECTIVES AND ACTIVITIES**

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

## **ACHIEVEMENTS AND PERFORMANCE**

2020 was a year like no other. The year began as normal, though as the weeks progressed, we were conscious of the health crisis emerging across the world due to a new coronavirus, Covid-19. As the virus began to spread across the UK, and especially in London and surrounding areas, on 23rd March the UK Government and Church of England decreed that churches should be closed for public worship and not used for any purpose, even private prayer by clergy. All worship moved online, using Facebook Live as our platform, with the Vicar conducting services from the Vicarage and using the camera on his mobile phone. This made for a very different Holy Week and Easter, but the usual liturgies were celebrated, with increasing numbers joining in from their homes. The Sunday Eucharist was celebrated each week by Fr Stefan, assisted by his wife Meryl as the camera operator; we are very grateful to them both. Our new organ, which had been inaugurated with a gala recital by Paul Hale just before lockdown, came into its own, as our organist Dave Miller was able to record hymns which were then played via a tablet as accompaniment to Fr Stefan's singing from his home. From late April, our Reader Richard Osborn was able to assist with services from his own home, notably Sunday Evensong.

Morning Prayer and Compline took place online on four days a week and many people joined these acts of worship – many more than would have attended in person in church – and we noted worshippers joining us from much further afield than Potters Bar, in the UK and other parts of the world. Such trends were also experienced by other churches.

In June, churches were permitted to re-open for private prayer, and worship returned to the church building with a small team supporting Fr Stefan for the Sunday Eucharist. Eventually, on the first Sunday in July, churches were allowed to welcome back worshippers in person. The 8am and 10am Eucharists on Sunday and the 9.30am Eucharist on Wednesday were celebrated and the numbers attending were most encouraging. We were delighted to welcome a number of new people to St Mary's, which meant our Sunday attendance was much the same as in 2019, even slightly better, despite 15-20 continuing to shield at home in accordance with government guidelines.

A highlight of the year was the celebration of our Patronal Festival when we welcomed Fr Julian Laurence, Vicar of Holy Trinity Taunton, as our guest preacher and his wife Jane, daughter of Fr Jeff and Barbara Stratton. During the service, Fr Julian and Jane presented an icon of Our Lady of Perpetual Help to St Mary's in memory of Fr Jeff and Barbara. Fr Jeff was Vicar of St Mary's from 1982-1994; he died in September 2017. Barbara passed away just before Easter 2020. We also enjoyed distanced drinks outside on the church forecourt after the service.

Shortly after this celebration the second wave of Covid-19 began to take hold and churches were again closed for public worship during November due to a second lockdown. We re-opened on the Second Sunday of Advent, but the infection rate continued to increase and sadly Fr Stefan and Meryl tested positive on Christmas Eve, leading to the cancellation of Midnight Mass and our Christmas morning Eucharist in church, though Fr Stefan still celebrated a Christmas morning Eucharist online from the Vicarage.

Thanks to Zoom, the PCC continued to meet and the delayed Annual Meeting also took place on this online platform in October. At the start of the first lockdown, we launched a weekly email bulletin using Mailchimp with a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, prayers and other relevant information. This has been much appreciated and is likely to become a permanent feature. Currently there are 123 subscribers, reaching almost 150 individuals when couples are taken into account.

We look forward to our worship and activities returning to something more like normal, probably in the second half of 2021.

### **Worship and Prayer**

The PCC maintains a range of services during the week that our community will find both beneficial and spiritually fulfilling. In 2020, we have offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite) when out of lockdown. In times of lockdown, the 10am Eucharist was available online and has continued to be livestreamed even when we have returned to church. This has been much appreciated by those who are housebound and shielding
- Sunday Evensong now takes place on Facebook every week
- Two midweek Eucharists have been celebrated. Since July, the first celebration moved to Wednesday and when a congregation has been able to attend, numbers have been in the range of 12-20. The Thursday Eucharist is celebrated online according to the Book of Common Prayer rite
- Morning and Evening Prayer or Compline on Tuesday to Friday each week
- A full programme of Holy Week and Easter services
- The Royal British Legion observance of Remembrance Sunday at the War Memorial. Numbers at this observance had to be restricted in 2020 and the usual Remembrance service in church was cancelled due to Covid-19

- A Carol Service took place on the Fourth Sunday of Advent and was also livestreamed on Facebook. No other Christmas services could take place in church due to the Vicar's illness.

All are warmly welcome to attend our services. At the 2020 Annual Meeting, there were **133 members** on the **Electoral Roll**, of whom 51 were non-resident in the parish - an increase of 15 people on 2019. We are sad to report the deaths of David Daniels, Eileen Field, Brian Parsons, Dennis Terry and Hazel Thurgood during 2020. Among past worshippers, we were sad to learn of the deaths of Gregor Ross, Lilian Stout and Barbara Stratton.

The usual Sunday attendance was 77 adults (an increase of 2 on 2019). Due to Covid-19, the number of families with children attending regularly on Sundays fell (in common with most churches) and we had to put on hold our plans to re-start Junior Church. Only one Parade Service took place in 2020, in January. We are grateful to those people who decided to make the Sunday 8am Eucharist their main act of worship from July onwards, thereby easing the pressure on numbers attending the Parish Eucharist. With social distancing required, the maximum capacity in church is approximately 75.

From a survey undertaken for the national Church of England statistics collection, we calculated that an average of 35 people had watched services online each week in October, in addition to those attending services in person in church.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerbahs and assistant organist Oliver Matley.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through **baptism**, we thank God for the gift of life; in **marriage**, public vows are exchanged with God's blessing; through **funeral services**, family and friends express their grief and commend the person into God's keeping. During 2020, we celebrated 1 baptism (6 in 2019), 0 marriages (0 in 2019), and held 5 funerals in church (6 in 2019), with a further 27 funerals conducted in local crematoria (11 in 2019). Our annual **Memorial Service** held close to the Feast of All Souls took place online in 2020.

### **Barnet Deanery Synod**

Three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Richard Osborn was re-elected as Deanery Lay Chairman and will serve in that capacity until 2023.

### **The Church**

Thanks to the work of the Watchers and Welcomers, the church has been open (when possible due to Covid-19 restrictions) on three days a week from 10am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance.

### **The Church Hall**

2020 was a quiet year for the church hall. Some of our regular bookings returned when government guidance permitted in September, but their activities were curtailed again in November. We look forward to a better year in 2021.

### **Pastoral Care, Outreach and Education**

**Music** plays a significant part in church life at St Mary's and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month took place when possible and continue to be well supported. Sadly, it was not possible to offer the usual lunches when the programme resumed in the summer. Thanks are due to Dave Miller for co-ordinating the programme of recitals.

During the year, **study groups** led by the Vicar and Reader met during Lent and Advent and these were much appreciated. The Advent course took place on Zoom. We recognise the need to expand the opportunities for study and exploration of the faith and this is noted in our Mission Action Plan.

**The Pastoral Care Group** had a busy year. Members of the group took responsibility for keeping in touch with church members who are frail and housebound and also those without access to the internet, so unable to take part in online worship. Home and hospital visits (including for communion) have been severely limited due to Covid restrictions. Likewise, it has not been possible to visit our three care homes in the parish since March.

Due to Covid-19, it was not possible to host **school services or visits** in church in 2020. The Vicar did take part in some online teaching sessions with Ladbrooke School children. We hope that it will be possible to resume most activities during the second half of 2021, including school Christmas services and concerts in church.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other more local charities and organisations. We support the Potters Bar Foodbank with donations of food and other essential goods.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers increased considerably during 2020. Our intention is to inform as wide a circulation as possible of the important matters affecting our Church and the Christian Faith.

Our current "**Mission Action Plan**" (MAP), agreed in June 2019, is included on page 8 of this report. The PCC did not review it during 2020 as planned, but will do so in 2021.

### **Ecumenical Relationships**

The church is an active member of **Churches Together in Potters Bar**. Due to the coronavirus pandemic, most Churches Together events were cancelled, including the Good Friday Walk of Witness and the summer Holiday Club. The Vicar is an active member of the Ministers' Fraternal group which meets on a regular basis and the Reader has continued to lead services and preach for the United Reformed Church on several occasions during the year.

### **Financial Review**

Total incoming resources in 2020 were £145,576 and total expenditure was £110,817 resulting in a surplus of £34,759.

We are pleased to report that we have completed the expenditure on the project for the replacement of the church organ leaving a small balance in our Organ Fund of £2,197 which will be used for ongoing maintenance.

We have been fortunate to receive a legacy of £25,000 from the estate of our late Honorary Assistant Priest Fr Gareth Randall. After discussion at a PCC meeting this money has been set aside towards a new lighting project. We have also received a very generous donation of £10,000. £7,000 of that has been apportioned to the lighting project, £2,000 has gone to the Organ Fund and the remaining £1,000 has gone to the Robes Fund.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members during this difficult year.

The PCC remains committed to the ongoing promotion of stewardship. We currently have around 80 members enrolled in Planned Giving, most of whom now give by standing order and are able to Gift Aid - a course which we actively encourage. We did not hold a Commitment Sunday in 2020 but plan to do so towards the end of 2021.

### **Risk Review**

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover three months unrestricted expenditure. At the year end, the PCC was in compliance with this policy.

### **Safeguarding**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We are grateful to our Parish Safeguarding Officer, Gillian Hilton, and Richard Osborn, Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and undertaken training (either face-to-face or online) as required by the diocese.

### **Data Protection**

New General Data Protection Regulations (GDPR) were introduced in May 2018 which have an effect on how the PCC maintains, stores and uses information held on individuals. The PCC has acknowledged the impact of these new regulations and taken appropriate steps to conform to them. This is an ongoing process.

### **Volunteers**

We remain very grateful to all those who give an enormous amount of their time and talents to enabling our Church to both function and flourish – our Sacristan David Hancock, altar servers and those who care for the altar linen, our PCC Secretary Elizabeth Liney, our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Of special mention are the Churchwardens, Richard Osborn and Mark Jones; Geoff Foster who continues to do so much to assist with the maintenance of our buildings; and Oliver Matley for his work as Hall Lettings Secretary. Oliver stood down from this role at the end of 2020 and we thank him for his work over the past 9 years. We are pleased that Jessica Hollings agreed to take on the role of Hall Lettings Secretary from January 2021. We are grateful to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

## **Conclusion**

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and, in particular, to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all, especially during this challenging year.

## **MISSION ACTION PLAN**

### **How we want to be described in five years' time**

A welcoming, caring, inclusive and outward looking church with a mix of people of all ages and backgrounds, faithful in worship and prayer and serving the whole community

### **Our three key priorities for the next five years**

1. To reach out to new people and welcome them into our fellowship. ("Making new disciples")
2. To encourage each person to develop and grow in their relationship with God. ("Going deeper into God")
3. To become more involved, as a church community, in the life of our town. ("Transforming Communities")

### **Our key SMART goals for the next year or more**

1. Build upon links with the Potters Bar Foodbank and encourage church members to make regular donations as well as considering whether we may contribute in other ways e.g. volunteering, offering storage space etc.
2. Explore opportunities for a regular act of worship in another of the care homes in the parish.
3. Extend the opportunities already offered for study and prayer during Advent and Lent to other times of the year, by establishing a regular study/discussion group, either for Bible study or for discussion of faith-related issues, and by offering a regular silent prayer group.
4. Investigate options for better provision for children and young people during Sunday worship, and new initiatives in work with children and young people, e.g. Messy Church, children's activity workshops at key festivals, all-age worship, both on Sundays and at other times.
5. Review our publicity and communications strategy, including signage, external noticeboards and on-line presence.
6. Explore the idea of opening the church for more hours per week, possibly without Watchers and Welcomers being in attendance.

***The Revd Stefan Chrysostomou (PCC Chairman)***

**March 2021**

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020**

Receipts & Payments	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020	Total 2019
<b>Receipts</b>					
Voluntary Receipts	60228	6767	33000	99995	72041
Tax Recovered	15613	2227		17840	18214
Investment Income	10851		2858	13709	14358
Rental Income	9463			9463	18302
Fees	2318			2318	3344
Miscellaneous Income	2251			2251	4258
Loan from Parishioner	0			0	15000
	100724	8994	35858	145576	145517
Sale of Investments				0	50000
Grant				0	20000
<b>Total Receipts</b>	100724	8994	35858	145576	215517
<b>Payments</b>					
Charitable Donations	2655			2655	5050
Church Expenses	22473	931	610	24014	63194
Hall Expenses	4003			4003	8711
Parish Share	65816			65816	61821
Sundry Administration	4664			4664	8377
Organ Replacement		9665		9665	127645
	99611	10596	610	110817	274798
Repayment of Parishioner's Loan				0	15000
<b>Total Payments</b>	99611	10596	610	110817	289798
<b>Excess of Receipts over Payments</b>	<b>1113</b>	<b>(1602)</b>	<b>35248</b>	<b>34759</b>	<b>(74281)</b>
Cash at Bank 1 January 2020	32630	4760	2586	39976	
Cash at Bank 31 December 2020	33743	3158	37834	74735	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2020**

**ASSETS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2020</b>	<b>Total 2019</b>
Bank Current Accounts	33743	3158	33197	70098	35178
Bank Deposit Accounts			317	317	3336
CBF Deposit Fund			4320	4320	1462
<b>Total</b>	<b>33743</b>	<b>3158</b>	<b>37834</b>	<b>74735</b>	<b>39976</b>
<b>Investment Assets</b>					
CBF Investment Fund (1)	101457			101457	94903
CBF Investment Fund (2)	384825			384825	359968
<b>Total</b>	<b>486282</b>			<b>486282</b>	<b>454871</b>
<b>Total Assets</b>	<b>520025</b>	<b>3158</b>	<b>37834</b>	<b>561017</b>	<b>494847</b>

**Non-Monetary Assets**

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

**LIABILITIES**

Nil

## Restricted Funds

The movements on the Restricted Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd</b>
Flower Fund	783	1023	(931)	875
Organ Fund	3891	7971	(9665)	2197
Hall Equipment	86	0	0	86
	<hr/>	<hr/>	<hr/>	<hr/>
	4760	8994	(10596)	3158

---

## Designated Funds

The movements on the Designated Funds during the year were:

	<b>Bal. Brought Fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal. Carried Fwd.</b>
Lighting Fund	0	32000	0	32000
Office Equipment	1023	0	0	1023
Church Refurbishment	94	0	0	94
Robes	7	1000	610	397
Capital Fund	1462	2858	0	4320
	<hr/>	<hr/>	<hr/>	<hr/>
	2586	35858	(610)	37834

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**  
**NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020**

**Information re: Receipts & Payments**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2020</b>	<b>Total 2019</b>
<b>Receipts</b>					
<u>Voluntary Income</u>					
Planned Giving	49705			49705	48997
Collections	4862			4862	11661
Donations & Legacies	5661		33000	38661	1897
	60228		33000	93228	62555
<u>Fundraising</u>					
Organ Restoration Fund		5744		5744	9870
Flower Fund		1023		1023	1999
General Fund	1884			1884	2658
	1884	6767		8651	14527
<b>Payments</b>					
Church Expenses	19475			19475	59824
Clergy Expenses	2998			2998	1397
Flowers		931		931	1973
Robes			610	610	
	22473	931	610	24014	63194
Sundry Administration	4664			4664	8377
	4664			4664	8377

## Notes

### 1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still have a remaining balance of 4,962.02 units (2019 - 4962.02) which represents accrued income. The market value of this at the 31st December 2020 was £101,456.93 (2019- £94,903.59).

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2020 the total value of this fund stood at 18,820.89 units valued at £384,825.09 (2019- £359,968.34).

### 2. Charitable Donations

During 2020 we made the following donations to charities:

300.00	Christian Aid
1000.00	USPG *
300.00	The Children's Society
600.00	Red Cross Appeal
455.00	Bishop's Harvest Appeal
-----	
2655.00	

With the exception of the payment marked \* these payments were mostly, or entirely, funded by collections in Church.

### 3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

### 4. Payments to PCC Members

During the year, the sum of £2,012.50 was paid to the parish Organist who is a member of the PCC. £75 was also paid in Verger expenses to the husband of a PCC member. A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR**

**INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS**

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2020.

**Respective Responsibilities of the PCC Members and the Examiner**

The church's PCC members are responsible for the preparation of the financial statements and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

**Basis of Independent Examiner's statement**

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

**Independent Examiner's statement**

In connection with my examination no matters have come to my attention:

1. 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 2011 Act and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Oscar Dodd FCA  
27 Richardson Crescent  
West Cheshunt EN7 6WZ