

**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

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. Worshippers 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

Receipts & Payments	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2021	Total 2020
Receipts					
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
Total Receipts	114744	3029	9053	126826	145576
Payments					
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
Total Payments	105245	1947		107192	110817
Excess of Receipts over Payments	9499	1082	9053	19634	34759
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

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

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:

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

Designated Funds

The movements on the Designated Funds during the year were:

	Bal. Brought Fwd	Receipts	Payments	Bal. Carried Fwd.
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
	37834	9053	0	46887

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
Receipts					
<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
Payments					
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 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.

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