

**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

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 Zerbahs 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
Receipts					
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
Total Receipts	147610	15210	7370	170190	151900
Payments					
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
Total Payments	144147	12493	11622	168262	116447
Excess of Receipts over Payments	3463	2717	(4252)	1928	35453
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

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

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	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
	5850	15210	(12493)	8567

Designated Funds

The movements on the Designated Funds during the year were:

	Bal. Brought Fwd	Receipts	Payments	Bal. Carried Fwd.
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
	60617	7370	(11622)	56365

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
Receipts					
<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
Payments					
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 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