

**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

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 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 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 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 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 |
|---|-------------------------------|-----------------------------|-----------------------------|-----------------------|-----------------------|
| Receipts | | | | | |
| 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 |
| Total Receipts | 271241 | 21428 | 60638 | 353307 | 170190 |
| Payments | | | | | |
| 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 |
| Total Payments | 189797 | 61762 | 60855 | 312414 | 168262 |
| Excess of Receipts over Payments | 81444 | (40334) | (217) | 40893 | 1928 |
| 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

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

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:

| | Bal. Brought Fwd | Receipts | Payments | Bal. Carried Fwd. |
|----------------------|-------------------------|-----------------|-----------------|--------------------------|
| 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 |
| | 56365 | 21428 | (61762) | 16031 |

Restricted Funds

The movements on the Restricted Funds during the year were:

| | Bal. Brought Fwd | Receipts | Payments | Bal. Carried Fwd |
|----------------|-------------------------|-----------------|-----------------|-------------------------|
| 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 |
| | 8567 | 60638 | (60855) | 8350 |

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 |
|--------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------|-----------------------|
| Receipts | | | | | |
| <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 |
| Payments | | | | | |
| 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) |
| ----- | |
| 6702.78 | |
| ----- | |

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 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