

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

Documents for

**The Annual Meeting of Parishioners & the Annual Parochial Church Meeting
Sunday 17th May 2026, 11.30am in church**

Contents

1. Agenda
2. Minutes of the Annual Meeting of Parishioners 2025
3. Minutes of the Annual Parochial Church Meeting 2025
4. Annual Report and Financial Statements for 2025 including the Treasurer's Report

**Additional reports for the meeting are to be found in the document entitled
"St Mary's Community Reports".**

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

**The Annual Meeting of Parishioners & the Annual Parochial Church Meeting
will be held in church on Sunday 17th May 2026 at 11.30am**

AGENDA

The Annual Meeting of Parishioners

1. Apologies for absence
2. Minutes of the last meeting
3. Election of Churchwardens

The Annual Parochial Church Meeting

1. Apologies for absence
2. Minutes of the last meeting and matters arising.
3. Electoral Roll Officer's report.
4. Secretary's report on the proceedings of the PCC.
5. Annual Report, Treasurer's report and the Adoption of the Accounts.
6. Appointment of an Independent Examiner.
7. Safeguarding Officer's report.
8. Election of THREE Deanery Synod Representatives. Those who are retiring (see below) are eligible for re-election.
9. Election of THREE Parochial Church Councillors. Those who are retiring (see below) are eligible for re-election.
10. Presentation of Sidesmen.
11. Churchwardens' report on the fabric, goods and ornaments of the Church.
12. Deanery Synod Representatives' report.
13. Vicar's closing remarks

MEMBERSHIP of the PAROCHIAL CHURCH COUNCIL, May 2026

Mr M. Jones & Mr R. Osborn Churchwardens
Professor D. Chisholm, Mrs S. Loader and Mr R. Osborn Deanery Synod Representatives

Retiring at the 2026 AGM	Retiring at the 2027 AGM	Retiring at the 2028 AGM
Ms B. Ashdown	Mrs K. Ellis	Mrs S. Baker
Mrs C. Beland-Hancock	Mrs E. Nethercott	Mr G. Foster
Mr D. Miller	Mrs J. Niblett	Mr A. Hadfield

Church of St Mary the Virgin and All Saints, Potters Bar
Minutes of the Annual Meeting of Parishioners held in the church
on Sunday, 18th May 2025 at 11.45am

Present: Fr Stefan Chrysostomou (Vicar), Richard Osborn (Churchwarden), Mark Jones (Churchwarden) and 52 members of the parish.

Apologies: Judy Addison, David & Stephanie Maughan, Tom & Diana Morley, Julia Jones, Jenny Pearce, Stella Pond, John & Tricia Salmon, John & Kathleen Ford, Vi Herrick, Lynn Jones, Malcolm & Kim Golland.

Minutes of the Previous Meeting

The Minutes of the previous meeting held on 28th April, 2024 had been distributed prior to the meeting and were unanimously accepted as a true record by a show of hands.

Election of Churchwardens

The current Churchwardens, being Richard Osborn and Mark Jones, had indicated that they were willing to continue in their roles.

Richard Osborn: Proposed by Chris Ruge-Cope
Seconded by Sue Loader
and duly elected by a show of hands.

Mark Jones: Proposed by Keith Wiseman
Seconded by Elizabeth Wiseman
and duly elected by a show of hands.

Fr Stefan said that the Churchwardens were the eyes and ears of the Vicar and also had responsibility for the building. He said that he was very grateful to them for all their work.

The meeting concluded at 11.50 am.

Church of St Mary the Virgin and All Saints, Potters Bar
Minutes of the Annual Parochial Church Meeting held in church
on Sunday, 18th May 2025 at 11:50am

Present: Fr Stefan Chrysostomou (Vicar), Richard Osborn (Churchwarden), Mark Jones (Churchwarden) and 52 members of the parish.

Apologies: Judy Addison, David & Stephanie Maughan, Tom & Diana Morley, Julia Jones, Jenny Pearce, Stella Pond, John & Tricia Salmon, John & Kathleen Ford, Vi Herrick, Lynn Jones, Malcolm & Kim Golland.

The minutes of the 2024 APCM, Financial Statements and other reports had been distributed prior to the meeting.

Minutes of the Last Meeting and Matters Arising

The Minutes of the previous APCM held on 28th April 2024 were unanimously accepted as a true record, proposed by C. Nethercott and seconded by Carol Summerhayes.

There were no comments or matters arising.

Electoral Roll Officer's report

The Electoral Roll Officer's report had been distributed prior to the meeting. Fr Stefan read the report to the meeting, noting that at the APCM of 28th April 2024 the roll stood at 155 members, of whom 88 were resident in the parish and 67 were non-resident. He noted that the roll now stood at 153 members of whom 83 are resident in the parish and 70 non-resident. Sadly during the year Mrs Doreen Whittle, Mr Paul Camp, Miss Mary Griffiths, Mrs Winifred Bigwood, Mr Richard Biddlecombe, Miss Kate Schofield and Mr Nigel Hickson had passed away and were greatly missed. Fr Stefan thanked E. Liney for her work as Electoral Roll Officer and for her report. As she was standing down from the role, he thanked her for her eleven years of service and said that he was very, very grateful and appreciative of her time.

Secretary's Report on the Proceedings of the PCC

S. Baker's report had been distributed prior to the meeting. It recorded that the PCC had met six times in person since the last APCM and listed the work organised by the PCC during the year. This included amongst other things, the overseeing and completion of the lighting project, review and revision of the Complaints Policy, a half day meeting, open to all, to discuss the Mission Action Plan and a review of the Parish Giving Scheme. Fr Stefan thanked S. Baker for her work as PCC Secretary.

Annual report, Treasurer's Report and Adoption of the Accounts

Annual Report

Fr Stefan said that this report made pleasing reading and he thanked R. Osborn very much for producing it.

The Annual Report was accepted and adopted unanimously.

Proposer: B. Ashdown – Seconder: P. Shepherd.

Treasurer's Report

Our Treasurer, C. Beland-Hancock (CBH), presented her report which had been distributed prior to the meeting. She mentioned the surplus for 2024 of £40,893. She said that expenditure needs were distortedly high and that the general fund receipts were £156,303 less expenditure of £137,804 leaving a surplus of £18,499. Most importantly the rental income from the car park and church hall and the tax claimed back from gift aid were a valuable input. She thanked J. Hollings, the hall administrator and G. Foster for his continual care for the hall complex. CBH pointed out

that some parishes have needed to employ people for these roles. She said that some people feel we should not be asking the congregation for more money whilst we have this surplus. She explained that our investment funds have grown over the years from land in The Walk that was acquired in the 1930s which was sold to a developer and the funds have grown over the years. Some of the money was used for a curate's house and some was used for restoration of the church hall. When the last curate left the house, it was rented out and then eventually sold. Both investments, or growth of property value, were used for the organ project, the hall project and the lighting project. The lighting fund received a grant of £25,000 from the City Church Fund (administered by the diocese) and then a second grant of £25,000 from the same fund. The lighting project also received a donation of £20,000 from a member of the congregation. Also used was a legacy received from Fr Randall. When all was added, it left us with the current surplus. However, the PCC is discussing other projects. Also the church buildings are expensive to maintain and we need make sure we have sufficient reserves to cover say, the roof, should this need to be renewed. After Commitment Sunday there was an extra £196 per month pledged, but this has been wiped out as people have sadly died or moved away.

Fr Stefan thanked C. Beland-Hancock for her lucid explanation of the financial situation and on behalf of everyone, thanked her for her report which made it very clear where we stood.

Adoption of the Accounts

The report was accepted and the Accounts were adopted with everyone in favour.

Proposer: C. Beland-Hancock Seconder: E. Nethercott

Fr Stefan also thanked E Nethercott for her work as Stewardship Secretary which he commented was a complex role. Fr Stefan also echoed C. Beland-Hancock giving thanks to J. Hollings as Hall Secretary.

Appointment of an Independent Examiner

It was reported that Oscar Dodd was prepared to serve for another term and it was proposed that he be re-appointed as our Independent Financial Examiner.

Proposed by C. Beland-Hancock, seconded by J. Zerfahs and approved unanimously.

Oscar Dodd was thereby re-appointed.

Safeguarding Officer's Report

Fr Stefan confirmed that the Safeguarding Officer at the last APCM, Carrie-Ann Williamson-Santos had stood down and that we were grateful to Tor Mudd for taking on this responsibility.

Election of Three Parochial Church Councillors

Three PCC members had completed their term of office: Mrs S Baker, Mr G Foster and Mrs P Shepherd. Fr Stefan thanked those who were standing down for their work.

Three new PCC members were needed and the following were elected by default and carried by all:-

Nominee	Proposer	Seconder
Shirley Baker	Janet Daniels	Heather Hawkes
Geoff Foster	Jenny Pearce	Christine Beland-Hancock
Archie Hadfield	Chris Ruge-Cope	David Miller

Fr Stefan congratulated those elected and especially A Hadfield who at the age of eighteen was the youngest male to serve on the PCC. Fr Stefan also especially thanked P Shepherd for all she had offered, who was, after thirty years of service, the second longest serving member except for R Osborn.

Presentation of Sidesmen

Fr Stefan noted that there were nineteen sidespersons and he read their names out to the meeting. He expressed huge thanks to Mark Jones and all the sidesmen and commented that it was so important that everyone is welcomed to the church.

Churchwarden's Report on the Fabric, Goods and Ornaments of the Church

R. Osborn presented the report which itemised work done in the church and hall during the year to March 2025.

He thanked Geoff Foster very much for all the work that he does in overseeing contractors, equipment testing, etc.

There were no questions on the Report and so R Osborn went on to talk about the sound system. He said that they had been waiting to see if livestreaming would remain a fixture and it is now believed that it will. Therefore, something more permanent than the present system is needed to enable this. He said that he has been talking to companies about fixed cameras which would linked to a new sound system. This was the reason for holding back some of the funds, and furthermore, possible improvements are planned for the church kitchen.

Fr Stefan thanked R Osborn very much for his report and also thanked R Osborn and M Jones for their work as Churchwardens which he said was essential work for our Parish.

Deanery Synod Representatives' Report

R. Osborn's report advised that three meetings of the Deanery Synod had had taken place since the last Annual Parochial Church Meeting. R Osborn said that there are 17 churches in the Barnet Deanery located in places such as Potters Bar, South Mimms, Ridge, Elstree & Borehamwood and parts of Barnet. In February Fr Stefan was commissioned as Area Dean by the Archdeacon of Hertford, the Venerable Janet Mackenzie. Fr Stefan thanked R Osborn for his work as Lay Chair for the Deanery.

Vicar's Closing Remarks

Fr Stefan reflected on how we have continued to be blessed here at St Mary's, still welcoming new members to our fellowship, as reflected in our updated electoral roll, and also evident by looking around us most Sundays. He observed that we have grown more diverse in age, ethnicity and background, including increasing representation of more countries than at any time during his tenure as Vicar, also welcoming new people across most age brackets including young children, teenagers, working professionals and the recently retired. He said our commitment to a ministry to children by offering Junior Church has helped to attract new families, demonstrating that we are a church that welcomes and values families with young children.

He observed that at this time last year the new lighting was partly installed and is now complete. He said the project had run to time and within estimated costs and that we were fortunate indeed to receive two large grants from the Diocese. He commented that, illuminated by the new lighting, the church had never looked more beautiful.

With regard to his current ministry, Fr Stefan talked about becoming Area Dean of Barnet, a role of significant responsibility, meaning a lot of meetings and some time out of the parish but enjoyable. He said he was helped by knowing that he has the congregation's support. He noted that on the national Church of England clergy database his main job is listed as Area Dean with Vicar of St Mary's as his "additional role". He would like this to be changed as he sees his main role as our Vicar for as long as God calls him to it, which he hopes will be for many more years.

Fr Stefan also spoke about his upcoming Extended Study Leave this summer from 9th June to 7th September which he said will be a big adjustment and although he will be living in the Vicarage he will be "away" and asked for our patience and understanding while he takes his officially required and mandated break. He said that while he is away, Meryl will be taking the opportunity to re-establish a regular pattern of worship at Our Lady and St Vincent as she is in fact a Roman Catholic and when they married, they agreed that she would continue to go to the Catholic church but that over the years she has willingly become a full member of our community here, contributing

both by being the first to operate the live streaming camera and by launching Junior Church. He also said it is right that she takes this opportunity, while he is not here, to worship in the denomination to which she belongs but assured us that she is also very much a St Mary's person and that she and Fr Stefan will be back.

Fr Stefan then thanked by name the following:-

Richard Osborn for his Reader Ministry, especially for organising cover during Fr Stefan's sabbatical.

Flower arrangers:- Pearl Shepherd, Trisha Salmon, Jessica Hollings and Stephanie Maughan.

Altar Servers:- Pearl Shepherd, Oscar Dodd, Ron Golden, Chas Nethercott, Chris Cook, Harry Hadfield and Archie Hadfield.

Sacristans:- David Hancock and Chas Nethercott

Alter Linen:- Liz Nethercott and Pat Vince

Choir & Music Team: Julian Zerfahs (DoM), Dave Miller (organist), Oliver Matley and Keith Wiseman (asst. organists), Geoff Foster, Lyn Galbraith, Heather Hawkes, Gillian Hilton, Julia Jones, Sue Loader, Christine Fletcher, Dan and Chris Ruge-Cope, Shirley Baker, Janet Daniels, Mark Jones, Nigel Bain, Stephanie Maughan and Mabel Ayithey.

Junior Church: Meryl Chrysostomou, Kathryn Ellis and Jayne Niblett.

Live-streaming camera operators: Meryl Chrysostomou, Brenda Chisholm, Chris Cook and Abed Waweru.

Webmaster: Dave Miller

Halls: Jessica Hollings and Geoff Foster.

Friendship Group, Social Events and Hospitality (Fundraising): Jenny Pearce and all on hospitality team.

Watchers & Welcomers: Heather Hawkes and all on rota.

Church Cleaners: all on the rotas.

Sidesmen, Readers, Intercessors, Welcomers, Tea & Coffee Makers and everyone.

Richard Osborn then thanked Fr Stefan for all he does in the Parish and Deanery and wished him well for his sabbatical.

Fr Stefan then closed the meeting at 12:35 with a prayer.

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

**Annual Report
and
Financial Statements
for the year ended
31st December 2025**

**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 2025 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)
Mrs Kathryn Ellis
Mr Geoffrey Foster
Mr Archie Hadfield (*from 18th May 2025*)
Mr David Miller (Health & Safety Officer)
Mrs Elizabeth Nethercott (Stewardship Secretary)
Mrs Jayne Niblett
Mrs Pearl Shepherd (*until 18th May 2025*)

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

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 2025 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.
- 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.
- A full programme of Lent, Holy Week and Easter services.
- A healing service with Taizé music in June.
- 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 588 (587 in 2024).

All are warmly welcome to attend our services. At the 2025 Annual Meeting, following a complete revision, there were 153 members on the Electoral Roll (of whom 70 were not

resident in the parish), a decrease of 2 people on 2024. We are sad to report the deaths of Nigel Hickson, Irene Jones, Tom Morley, Jackie Plummer, Kate Schofield, Brian Shepherd and Peter Smith during 2025.

The usual Sunday attendance was 93 adults (98 in 2024) plus 4 children (4 in 2024), but this number increased at festivals. 5 Family Eucharists took place with St Mary's Brownies parading and an average attendance of 99 adults (99 in 2024) and 12 children (13 in 2024). On most Sundays Junior Church, led by Meryl Chrysostomou, Kathryn Ellis and Jayne Niblett, met 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 Abed Waweru.

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 Zarfahs 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 2025, we celebrated 8 baptisms (5 in 2024), 0 marriages (1 in 2024), and held 11 funerals in church (11 in 2024), with a further 14 funerals conducted in local crematoria (14 in 2024). Our annual Service of Remembrance and Thanksgiving held close to the Feast of All Souls was attended by over 100 people and much appreciated by those who had suffered bereavement over the past two years.

Mabel Ayithey was confirmed in June by Bishop Jane at a service at Holy Trinity, Lyonsdown and she was well supported by a group from St Mary's.

Once again, 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.

Fr Stefan took extended study leave from mid-June until early September and we are grateful to the clergy who celebrated the Eucharist on Sundays and weekdays during this period. We are also grateful to the lay people who sustained weekday Morning and Evening Prayer during this period.

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. In February, Fr Stefan took up the role of Area Dean and his terms runs until early 2030. 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. There were no major fabric projects in 2025 but during 2026, we hope to upgrade our sound system and install fixed cameras for the livestreaming of services.

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 lunchtime recitals on the first Tuesday of the month are 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.

Study groups led by the Vicar and Reader met during Lent and 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 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 Canopy Nursery 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 donated £1,700 to St Martins in the Fields homeless charity, our nominated Lent charity for 2025. Collections for Herts Young Homeless and the Isabel Hospice at Christmas raised a total of £1,986. £1,338 was sent to the Bishop's Harvest Appeal for increasing access to education in Uganda and Zambia. 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 2025. The weekly email bulletin using Mailchimp, 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 186 subscribers, reaching around 200 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 new Mission Action Plan (MAP) was agreed in September and is included at the end of this report.

Vocations

We have been delighted to support Archie Hadfield in his exploration of a vocation to the ordained ministry. He preached on a couple of occasions on Sundays and has also led weekday Morning and Evening Prayer. In September he started a year on the diocesan ministry experience scheme based at St John's Hatfield which is giving him valuable experience in a church of a different liturgical tradition, with a wide range of activities for children, young people and university students on Sundays and during the week.

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 and the World Day of Prayer service.

The Vicar 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 well attended and are an important part of church life. In addition to bring and share lunches for our Patronal Festival and Harvest Festival, Graham and Aoy Jones kindly provided a Thai lunch on the Sunday before Lent, as they did in 2024. 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 2025 were £188,992 and total expenditure was £155,814 resulting in a surplus of £33,178.

In 2024, to cover the large expenditure on the lighting project, we withdrew the entire funds from the investment account known as the 'Tennis Court Money'. In the event, due to the receipt of an unexpected grant and a generous legacy, we found ourselves with surplus funds in the General Account.

In order that we maximise the return on our funds we have now transferred £100,000 back to our investment account. The money has been added to the existing investment known as 'Otways'.

During 2025 we were fortunate in obtaining a grant of £1,119 from Hertsmere Council towards the purchase of folding tables.

This year we launched the 'Sound System Project' for the upgrading of the sound system in the church building. This has already attracted strong support and we have also transferred £15,000 from General Funds towards the expenditure.

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.

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 Victoria Goulding-Mudd for her work 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 Sacristans Chas Nethercott and David Hancock, 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)

April 2026

MISSION ACTION PLAN 2025 - 2028

How we want to be described in three 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 three years

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

Our key SMART goals for the next three years

PRIORITY 1 – MAKING NEW DISCIPLES

- In addition to our regular pattern of worship, consider different types of service, e.g. ‘Hymns & Pimms’, Pets’ Service, monthly family worship (at around 12 noon on a Sunday?), monthly contemporary worship (early evening on a Saturday) etc..
- Build on Junior Church by having an annual outing for children and parents to places such as St Albans Cathedral – and also having a board at back of church to display children’s work
- Consider offering an enquirers course such as Alpha or Emmaus

PRIORITY 2 – GOING DEEPER INTO GOD

- 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
- In addition to the annual retreat, organise pilgrimages / quiet days, e.g. to St Albans, Ely, Walsingham etc..

PRIORITY 3 – TRANSFORMING COMMUNITIES

- Explore opportunities for a regular act of worship in another of the care homes in the parish, particularly Mayfair Lodge
- Explore the potential for opening the church for visitors on a Saturday morning and offering refreshments on one day a week during usual Watchers and Welcomers hours – and possibly offering a ‘warm space’ to complement those provided by other churches
- Explore partnering with Parkfield Medical Centre PPG in their monthly carers’ coffee mornings
- Investigate making church hall available (on the same basis as the weekly AA meetings) to another support group for those with addictions, e.g. those with drug or gambling addictions
- Look to establish a Mothers and Toddlers Group in the church hall
- Work towards achieving the Eco-Church Silver Award, which could include involving the wider community in tidying up the Mutton Lane churchyard
- As some of these initiatives will need additional personnel, consider the possibility of using some of our reserves to employ a part-time families / community worker

UNDERPINNING ALL THESE GOALS

- Review our publicity and communications strategy, including external & internal noticeboards (e.g. a more prominent ‘Who’s Who’ board and a prayer request board), social media and our website. Consider producing publicity material at key times of the year for display in the library, care homes, retirement housing complexes etc..

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025**

Receipts & Payments	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Receipts					
Voluntary Receipts	91423	122	18551	110096	118745
Tax Recovered	21883		173	22056	18313
Investment Income	14637			14637	15788
Rental Income	36221			36221	31022
Fees	4712			4712	4090
Miscellaneous Income	151			151	411
	169027	122	18724	187873	188369
Grants	1119			1119	50000
Sale of Investments					114938
Total Income	170146	122	18724	188992	353307
Hall Deposits			3400	3400	0
Total Receipts	170146	122	22124	192392	353307
Payments					
Charitable Donations	3040		5694	8734	6703
Church Expenses	52163		1986	54149	52821
Hall Expenses	6347			6347	6401
Parish Share	76319			76319	73389
Fundraising Costs	275		1277	1552	1941
Sundry Administration	4182			4182	5281
Lighting Project	4531			4531	165878
Total Expenditure	146857		8957	155814	312414
Purchase of Investments	100000			100000	0
Hall Deposit Refunds			3800	3800	0
Total Payments	246857		12757	259614	312414
Excess of Receipts over Payments	(76711)	122	9367	(67222)	40893
Transfer between funds	(15000)	15000			
	(91711)	15122	9367	(67222)	40893
Cash at Bank 1 January 2025	148262	16031	8350	172643	
Cash at Bank 31 December 2025	56551	31153	17717	105421	

**THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2025**

ASSETS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Bank Current Accounts	56551	31153	17386	105090	172318
Bank Deposit Accounts			331	331	325
Total	56551	31153	17717	105421	172643
Investment Assets					
CBF Investment Fund (2)	517998			517998	435190
Total	517998			517998	435190
Total Assets	574549	31153	17717	623419	607553

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. B/Fwd	Transfers	Receipts	Payments	Bal. C/ Fwd
Organ Fund	324	0	122	0	446
Office Equipment	1023	0	0	0	1023
Church Refurbishment	94	0	0	0	94
Robes	335	0	0	0	335
Friendship Group	126	0	0	0	126
Capital Fund	13879	0	0	0	13879
Junior Church	250	0	0	0	250
Sound System Project	0	15000	0	0	15000
	16031	15000	122	0	31153

Restricted Funds

The movements on the Restricted Funds during the year were:

	Bal. Brought Fwd	Receipts	Payments	Bal. Carried Fwd
Flower Fund	1010	2192	(1986)	1216
Organ Fund	6855	2656	(1277)	8234
Hall Equipment	85	0	0	85
Charities	0	5694	(5694)	0
Sound System Project	0	8182	0	8182
Hall Deposits	400	3400	(3800)	0
	8350	22124	(12757)	17717

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

Information re: Receipts & Payments

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Receipts					
<u>Voluntary Income</u>					
Planned Giving	71401			71401	67422
Collections	6259		2371	8630	10739
Donations & Legacies	10796		3323	14119	11931
General Fundraising	1380			1380	1374
Votive Candles	498			498	412
Sunday Refreshments	1090			1090	1303
	91424		5694	97118	93181
<u>Other Fundraising</u>					
Organ Restoration Fund		122	2484	2606	1229
Flower Fund			2192	2192	1710
Lighting Project				0	22625
Sound System Project		15000	8183	23183	0
	91424	15122	18553	125099	118745
Payments					
Church Expenses	48834			48834	44824
Clergy Expenses	3330			3330	6342
Flowers			1986	1986	1656
Recital Expenses			1277	1277	1698
Fundraising Costs	275			275	243
Lighting Project				0	165878
	52439		3263	55702	220641
Sundry Administration	4182			4182	5281
	56621		3263	59884	225922

Notes

1. CBF Investment Funds

Following the sale of the curate's house at Otways Close the sum of £350,000 was invested with the DBF with the intention of generating quarterly interest for the General Fund. During 2025 an additional £100,000 was invested, transferred from the General Fund. At the 31st December 2025 the total value of this fund stood at 23,334.992 units valued at £517,997 (2024 - £435,190).

2. Charitable Donations

During 2025 we made the following donations to charities:

400.00	Christian Aid
1338.29	Mission Direct (Bishop's Harvest Appeal)
787.32	Children's Society Christingle
148.75	British Heart Foundation (Marjorie Zerfahs funeral collection)
250.33	Shelter
240.00	Sepsis Trust (Irene Jones funeral collection)
240.00	Dementia UK (Irene Jones funeral collection)
993.00	Herts Young Homeless (Christmas giving)
993.00	Isabel Hospice (Christmas giving)
100.00	College of St Barnabas *
1700.00	St Martin in the Fields appeal for the homeless (Lent giving)
1500.00	USPG *
43.50	Charity concert (Ukraine)

8734.19

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 choirmaster 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 £2,340 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 2025.

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

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.

I am pleased to report a surplus on the General Account of £33,178. As you will recall from last year's report, we had a considerable surplus at the end of 2024, and it was our intention to reinvest some of the funds we had withdrawn during the course of that year. I can now report that we have transferred £100K to the 'Otways' fund which will help to increase our investment income.

Planned Giving has increased and on behalf of the PCC I would like to thank all those who have joined the scheme during the year. If anyone would like information regarding the scheme, then please see Liz Nethercott our Stewardship Secretary or me.

The sum claimed back from HMRC has increased this year and once again I would urge everyone to use the Gift Aid envelopes wherever possible as it boosts any contributions by 25% at no extra cost to the donor.

Our investment income has dropped a little but rental income has increased and the honesty box in the Medical Centre has brought in nearly £1,300 this year. Hall lettings remain popular and we ask you to please remember to mention St Mary's if you hear of anyone wanting a venue for a children's party or exercise class etc. My thanks go to Jessica Hollings for all her help in managing the booking and invoicing work.

A small grant has been obtained, thanks to the efforts of Jennifer Pearce, and has been used for the purchase of folding tables.

Turning to the outgoings these are broadly in line with 2024 with the exception of the Lighting Project which was completed in 2024. I am pleased to report that we were able to increase our charity donations during 2025.

The Parish Share, the money we pay to the Diocese to cover clergy expenses, training etc. will reduce slightly this year to £75,150 which works out at just over £1,445 per week, over £206 per day. Quite a sobering thought.

I am cautiously optimistic for 2026 providing we continue to receive the current level of income from various sources and that there are no major unforeseen building problems.

Managing the accounts for St Mary's continues to be an enjoyable and interesting task, made so much easier by the support received from Elizabeth Nethercott, Geoff Foster and Richard Osborn. My grateful thanks to them all. I would also like to thank Oscar Dodd for all his hard work reviewing the Accounts.

Christine Beland-Hancock
Hon Treasurer