

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS ST ALBANS

England & Wales - Charity number 1180622

Details

Other names ST SAVIOURS PCC ST ALBANS

Status Registered

Legal form Other

Registered 2018-11-09

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

Contact

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Sandpit Lane
St. Albans
AL1 4DF

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Activities

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

Activities: The PCC organises the following activities in order to enable ordinary people to live out their faith as part of our parish community i.e. Sunday morning services, Weekly Community Groups, Online weekly services, children's ministry (3-11 years old), Weekly Mums and Toddlers Group, Missional weeks including community activities & Community events.

Classification

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

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£377,995	£291,379	-	-
2024-12-31	£151,802	£139,745	-	-
2023-12-31	£153,733	£150,859	-	-
2022-12-31	£111,252	£100,035	-	-
2021-12-31	£109,813	£104,444	-	-
2020-12-31	£89,521	£110,794	-	-

Trustees

Name	Role	Appointed
Rev Richard Watson	Chair	2018-04-15
BRUCE MICHAEL KING		2018-04-15
Charles Courquin		2024-05-19
DIANE MARY NICHOLAS		2020-10-18
DOROTHY CAROL HONES		2018-04-15
David John Summers		2022-05-22
ELIZABETH AGROTIS		2020-10-18
ELLIE MATTHEWS		2020-10-18
Elaine Alexandra Willson		2020-10-17
Gary Edwards		2022-05-22
Geoffrey Valentine Harrison		2019-04-28
Hasmeeta Mahandrew		2021-05-23
Matthew Barbrook		2020-10-18
Rev Emily Clare Lloyd		2025-06-29
Susan Caroline Hare		2023-05-14

Accounts



ST SAVIOUR'S CHURCH

SANDPIT LANE | ST ALBANS | AL1 4DF

stsavioursstalbans.com



ANNUAL REPORT

2025

Annual Report and Financial Statements of the Parochial Church Council
for the year ended 31st December 2025.

Accountants **Baverstocks**
Dickens House, 2-7 Guithavon St, Witham, Essex CM8 1BJ

Incumbent **Fr Richard Watson**

Parish Ministry Team

The Ministry Team consists of licensed clergy and Churchwardens:

Fr Richard Watson	Vicar
Mthr Emily Lloyd	Assistant Curate from June 2025
Fr Tony Halton	Assistant Priest
David Summers	Churchwarden
Elaine Wilson	Churchwarden

Supported by those with episcopal permission to minister:

Fr Andrew Ferrar	Permission to Officiate
Fr Jonathan Smith	Permission to Officiate
Fr Ian Pidoux	Permission to Officiate
Dr Imogen de la Bere	Authorised to Preach

Statutory Reports

Parochial Church Council

Members of the Parochial Church Council (PCC) are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

From May 2025 the following people served as members of the PCC:

Incumbent	Fr Richard Watson	(ex-officio)
Assistant Curate	Mthr Emily Lloyd	(from June 2025)
Assistant Priest	Fr Tony Halton	(ex-officio)
Churchwardens	David Summers	(ex-officio)
	Elaine Wilson	(ex-officio)
Elected Members	Bruce King	(till May 2026)
	Ellie Matthews (Lay vice-chair)	(till May 2026)
	Hasmeeta Mahandru	(till May 2026)
	Matt Barbrook (Treasurer)	(till May 2027)
	Dorothy Hones	(till May 2027)
	Libby Agrotis	(till May 2027)
	Charles Courquin	(till May 2028)
	Gary Edwards	(till May 2028)
	Susan Hare	(till May 2028)

Representatives on

Deanery Synod	Geoff Harrison (ex-officio, Diocesan Synod)	(till May 2026)
	Diane Nicholas (ex-officio, Secretary)	(till May 2026)

The full PCC met six times during the year with Fr Richard chairing the meetings. There was also an extra meeting held in February 2025 to make a decision on the nave floor heating.

During the year, the PCC approved the following policies: Safeguarding - including Vulnerable Adults, Children, Domestic Abuse, and Social Media. Health & Safety policy was renewed in November 2025. Current versions can be viewed on the website in the Governance section.

Electoral Roll Report

In 2025 there were 96 people on the Electoral roll. This year 3 people have died, 2 moved away. There were 3 new names added to the Electoral Roll, which now stands at 94.

Churchwardens Report

St Saviour's continues to go from strength to strength, and we are very proud to be a part of this community. It is a joy to represent you as your Churchwardens.

INVENTORY

In September we received a visit by the Assistant Rural Dean to inspect the building and its contents. We discussed risk assessments, safeguarding and the building in general. All was found to be in good order. We have added a new nativity set to the Inventory made from Pyrenees stone by the nuns at the Bethlehem Monastery in France, which was donated by James Cash in memory of Elizabeth. No items were removed from the inventory during the year.

TERRIER

Minor maintenance works have been completed throughout the year, and further details are included in the Buildings Team Report.

FACULTIES

We received a faculty to install heating to the floor of the nave to improve the comfort for those attending services and events. This work was carried out in the summer of 2025 and has been in use over the winter, helping ensure the building meets the needs of the congregation and local community.

We also received a faculty during the year for the major repairs of the parish organ. This was further updated at the end of the year to add a 16" trombone stop. We are grateful for the entire congregation who contributed to this work and in particular, Sue Myerscough's generous legacy that enabled the work to commence.

There are currently two faculties that have been delayed and awaiting further building works, these are: -

- Removal of Choir and Clergy Stalls - we are currently awaiting a response from the Victorian Society, but the application has not been progressed while the organ work is being finished.
- Disabled Access Ramp to Church Main Entrance - these works are temporarily suspended due to very high quotations. Our intention is to complete these works in conjunction with other future building works in order to mitigate a significant proportion of the costs.

As reported last year, we have also given notice to the International Organ Festival (IOF) for the IOF to be removed and this is still awaiting completion of reordering works at the receiving Parish Church.

THANKS, AND OBSERVATIONS

We welcomed Mthr Emily, as our new curate during the year and we are delighted that she chose to join us. We would particularly like to thank our Clergy Team under the leadership of Fr Richard, for all their work, support and guidance throughout the year. Thanks also goes to everyone who supports our work at St Saviours in any way, they are far too numerous to mention here but are very much appreciated!

Dave Summers and Elaine Wilson
Churchwardens

Deanery Synod

St Albans Deanery is one of the 20 deaneries making up the Diocese of St Albans (Herts, Beds, Luton and Barnet). Our deanery consists of 16 parishes in and around St Albans and is led by the Rural Dean, Fr Richard Watson (St Saviour's). The Assistant Rural Dean, the Revd Kylie Hodgins (St Luke's, Bricket Wood) moved away in January, and the Bishop appointed the Revd Alex Huzzey (St Luke's, St Albans) to replace her as Assistant Rural Dean. Meriel Dixon had been the Lay Chair of the Deanery since 2015 but announced that she would be standing down after the June Synod. The Deanery Synod enables liaison between parishes, supporting our mission and ministry. So, the Deanery Synod sits between a church's own PCC and the Diocesan Synod. Deanery Synod members elect the members of Diocesan Synod and in turn those for General Synod. There are three synod meetings each year.

February 2025

St John the Baptist, Aldenham: This very old and beautiful church is currently in vacancy, so a churchwarden spoke about the life and witness there. The Deanery Treasurer announced that funds were sufficient for our current needs and with no large expenses expected, no subscriptions (normally £15 per synod member) would be asked of churches this year. The Revd Kate Pearson (St Mary's, Marshalswick) spoke about 'Wellbeing for All', and the Revd Oliver Blease (Radlett) spoke about the 'The Year of Spiritual Renewal and Wellbeing. The Very Revd Jo Kelly-Moore (Dean of St Albans) brought Synod members up to date with the Vacancy in See proces, anticipating Bishop Alan's retirement in May.

June 2025

St Saviour's, St Albans: The Revd Richard Watson gave a brief history of St Saviour's Church and told the Deanery what has happened since his arrival in 2017. Dr Chris Swain spoke about Support in Ministry and Philip Nalpanis spoke about being the Deanery Eco Champion. The Very Revd Jo Kelly-Moore (Dean of St Albans) updated us on the process of appointing a new Bishop. The Revd Sarah Marshall was announced as the second Assisand Rural Dean. The evening ended with the Revd Richard Watson thanking Meriel Dixon for her time as Lay-Chair to the Deanery and presented her with a card and gifts.

October 2025

St Mary's Marshalswick: The Revd Kate Pearson gave a brief history of St Mary's Church and explained what exciting projects they have going on at the moment. There was no speaker at this meeting, so it was fairly short. Fr Richard was away, so the meeting was excellently led by Alex Hussey from St Luke's, St Albans and also Assistant Rural Dean. He welcomed our newest members to Deanery Synod, including, Revd Sherine Angus (now vicar at St Stephen with St Julian) and AJ Hutchinson-Wade (Curate of St Mary's Marshalswick) He also informed the meeting of three other new Curates, including Revd Patrick Craig (Curate at St Luke's, St Albans) and Clinton Dan-Jumbo (Curate at Christ Church, St Albans) and Mthr Emily Lloyd (Curate at St Saviour's Church, St Albans)

Deanery comings and goings in 2025

February: Honoray Canons at the Cathedral: Professor Russell Cowburn, Mr Chris Curtis, Revd Mike John, Revd Ysmena Pentelow, Revd Andrew John Thomas

March - Revd Alex Huzzey was made Assistant Rural Dean in St Albans; The Revd Patrick Moriarty made Rector in the Benefice of Harpenden

June - Revd Jason Wratten made Youth Chaplain at the Cathedral, Revd Kate Pearson became Assistant Dean of Women's Ministry

September - Revd Sherine Angus made vicar of St Stephen with St Julian; Revd Stephen Fraser became Vicar at St Luke, Wimbledon Park in the Diocese of Southwark

October - Revd Sarah Marshall became Assistant Rural Dean of St Albans, with Revd Alex Huzzey; Revd Oliver Blease, made Team Rector of Aldenham, Radlett & Shenley Team

November - The Revd Em Coley, made Diocesan Disability Advisor – Hertford and St Albans Archdeaconries and Honorary Canon of the Cathedral.

Diane Nicholas
Deanery Secretary

General Reports

Bible Study

The weekly Vicarage Bible Study has continued to meet through the year providing an opportunity for discussion and reflection on the gospel reading for the coming Sunday. Using a simple form of *lectio divina* all are given an opportunity to contribute to the discussion and share insights as we learn to listen to one another and the prompting of the Spirit. Each meeting ends with an opportunity for open or silent prayer, closing with the Prayer for Growth and The Grace. The time of meeting alternates between 2pm and 8pm enabling a wider group of people to be involved. All are welcome to come along – no preparation of prior knowledge required!

Bookings – Church

We have continued to grow our community hub, with bookings from our regular hirers for concerts, workshops and entertainment. This year we have also welcomed Hightown Housing who have used the Church twice, to support the homeless people in St Albans. There have been four weddings or celebrations, seven baptisms, four funerals and three Burial of Ashes.

The Church has also been used by theatre groups, Rotary and the Guild of Vergers. As before the Church turned into a Polling Station for the May elections.

The English classes in the choir vestry are now well established on a Tuesday morning, and the numbers seem to be increasing.

We also hosted two Quiz nights, The Beer & Fizz Festival, The Christmas Tree Festival and The Burns Night Supper.

In 2025 we welcomed back Harry Baker, SwanVesta Social Club and Edwina Hayes wowing their audiences with their own kind of entertainment, and we look forward to seeing them again in 2026. Other performers included Track Dogs, and the church was also used by Nick Byrne, Cristina Federici and Folks Singer for recording purposes.

The Heat Mats were installed in July 2025, and the Parish Organ started its restoration in October. We are looking forward to Easter 2026 when the restoration work will be finished.

We continue to reach outside our building with the regular Pizza man on Wednesdays, Fridays and Saturdays, and Street Food Heroes from March till September.

Bookings – Parish Hall

The church hall is very well used with church events, concerts, regular and one-off bookings. The hall is in need of some attention to make sure it is a space people continue to hire. The current cleaners are efficient, but it is difficult to clean the floor, toilets and kitchen. The figure for the hall income does not include the concert bookings.

Tina Alder
Hall Booking Secretary

Book Group

There have been no meetings this year but hopefully they will start again in 2026.

Wendy Oakley

Building Team

The team has been busy during the year, and we were very pleased to welcome Brian Matthews to the team.

- The yew trees at the back of the church have been pruned as well as those on the Walton Street side last year. This has been well received, and we hope not to have to do further tree pruning work for a few years.
- We carried out a review of the utilities during the year and have moved the electricity supplier to British Gas. In view of the gas heaters being capped off, we have also had the gas supply decommissioned and the meter removed.
- We installed an electrical boiler in the server's vestry to provide hot water to the bathroom.
- Our new heated floor was also installed in the summer.
- We have also moved our rubbish disposal contract with Veolia onto a new (cheaper) deal.
- We have also arranged the quinquennial inspection of the fixed wiring, which identified no issues.
- The PAT testing has also been completed both for the Christmas Tree Festival as well as all other electrical appliances (thanks especially to Brian Matthews who has been trained to carry out the work for us!)
- We have also completed several hall maintenance jobs, including servicing of the dishwasher, further work on the immersion heater for the hall hot water, plumbing in both the ladies and men's toilets as well as dealing with the drains!

We would like to thank everyone who has contributed to the Buildings Team over 2025.

The Buildings Team

Children & Youth

Families at Four

Families at Four meets on the first Sunday of each month at 4.00pm. Parents and Carers are welcomed with a hot drink and children are encouraged to participate in crafts related to a biblical story or theme, which is introduced in the story time that follows. The session ends with everyone sharing a meal together. The number of families attending has increased steadily and ranges from around 3-8. Good comments are often made on the quality of the food, the creative crafts and the friendly reception received at Families at Four.

We have a committed and creative team of volunteers who meet throughout the year to discuss the themes and vision for the group. Our previous theme was "Friends of God,"

during which we explored a different person in the bible each week. We have just begun our new theme "Creation Care", which ties in with the church's vision to become more aware of our environmental impact, and how this relates to our faith and theology.

Our hope and prayer is to continue to provide a space where families feel welcome and experience the love of God through stories, play and fellowship. And more growth would be great too!

The Prayground

The area in the north aisle was 'christened' *The Prayground* some years ago now by Trevor Oakes, our late churchwarden - and he also made the beautiful sign! Not only during services, but also through the week this space provides a welcome to families, children and many more: dads waiting to collect from Rainbows or Brownies in the hall, parents waiting while children have music lessons in the Vestry, children walking home from school with Mum or Grannie. Thanks to Gloria and others who keep the area tidy and replenish the stock of colouring sheets and activities for all who might drop in!

Sundays at Ten

The number of children attending Sundays at Ten continues to be variable and there have still been a few weeks with no attendees. The 2025 Good Friday workshop had to be cancelled due to several children pulling out at the last moment when numbers were already low and plans for an Advent workshop were also abandoned due to very low take-up. On Remembrance Sunday, the children made their own wreaths which were laid at war memorial. During Advent, the children read at the lighting of the Advent candles and were also responsible for constructing the 250 Christingles given out at the service on Christmas Eve. They also made their own Advent wreaths to take home. We joined forces with *Tots Time* and *Families at Four* for the Christmas Tree Festival, the theme for our tree being SustainabiliTREE. All the decorations were made from items which we already had and items that can be recycled. Thanks, as ever, to our loyal group of leaders and helpers.

Gloria Winter

Tots Time

We began the year with sad news of losing Sue Myerscough, who had been a faithful helper at Tots for several years and is greatly missed. Our weekly formula remains the same, with lots of age-related toys for the children to play with, adults offered fresh coffee and tea, children offered snack bowls when they sit at small tables on chairs chatting like mini adults. We finish with a story, 'the hello song', 'head, shoulders, knees and toes' with musical instruments to accompany. At the end of the session all are encouraged to tidy up which they do eagerly. Our numbers have fluctuated from 0-11 but we have regulars and returners with 2nd and 3rd children. Our age range is much younger now. We usually keep our coats on between Nov and Feb but now there is a small area of heating and parents report having a warmer bottom after sitting on the floor!

We celebrated Valentine's Day, Mother and Father's Day, and Easter with treats of eggs and chocolate coins and cards. We shared a tree with *Families at Four* and Sunday School for the magnificent Christmas Tree Festival and loved our prime position next to the font. The

children took take their decorations home to put on their own trees in future years. We welcomed Emily (curate) in July and quickly learned she loves babies and has a very sweet tooth! She has taught the children a new thank you song with Makaton and has taken over duties as social media postings. A huge thank you to Moira who plays piano for us, Ashley our refreshment Manager (of 1)and John for clearing the platform and helping out monthly.

Anthea Smith.

Children & Families Lead Worker

We are still seeking to appoint a 'Children and Families Lead.' The advertisement has been on the diocesan and St Saviour's websites since October 2025, and whilst there has been some interest, we are still looking for the 'right person' for the role. After receiving some feedback about the job description being overly comprehensive, it has been pared back to make it more focused and accessible. An updated version has now been uploaded online.

Although children and youth ministry is vital to both the life and growth of the church, many churches across the country are facing ongoing challenges in recruiting children's and youth workers. Please continue to pray for this important aspect of our ministry, in St Saviour's and the wider church, and for God's guidance and provision in appointing the right person for the role.

Mother Emily Lloyd

Christmas Tree Festival

The Christmas Tree Festival took place on 16–22 December, celebrating the theme of *Past, Present and Yet to Come* and supporting the charity, Herts Young Homeless. Planning began back in January, and the festival owed its success to the dedication of the organising team— Brian, Dorothy, Elaine, Ellie, Laura, Linda, Rebecca and Father Richard—whose hard work shaped the event from start to finish.

This year the church was filled with 92 beautifully decorated trees, contributed by more than 80 organisations, charities, schools, community groups and parishioners. The festival's primary aim remained to welcome more people into St Saviour's and strengthen its role as a vibrant community hub. Fundraising was a secondary goal, so entry was once again free, with income generated through events, the café and bar, donations, sponsorship and the ever-popular raffle. Special thanks to those who secured mince pies, sponsored trees, supported events or donated prizes.

Several new ideas were introduced this year. The "Pub in the Pines" opened on more evenings, extending hours to 10pm, while musical sessions included *Carols till Tea Time* and ticketed concerts by *Magpie Lane* and *Tom Wackett* – both paid for with generous sponsorship from Atlas Translations and Ayletts Nurseries. The café served until 7pm daily, with the bar opening from 4pm and running through the evening. Alongside favourites such as mulled wine, tea, coffee and mince pies, visitors enjoyed expanded drink options, hot chocolate and new merchandise including sew-on badges.

The festival relied on the incredible commitment of St Saviour's volunteers. Over eight days, 64 volunteers covered 238 shifts, giving an extraordinary 714 hours of their time. Marketing was also extensive, with banners around town, an updated website, social media activity,

magazine features, radio mentions, cinema advertising and postcards delivered across the parish. The result was a truly successful festival, attracting thousands of visitors, boosting attendance at Christmas services and inspiring countless positive comments.

Charles Courquin

Clare Lodge Residential Care Home

We continue to have a very positive relationship with Clare Lodge Care Home in Battlefield Road, which welcomes the clergy and other members of St Saviour's for a monthly Thursday morning service. We alternate between the Anna Chaplain, Maggie Dodd, leading the services and Father Richard and/or Mother Emily. In December, one of the care workers began an initiative to donate toys for children for Christmas, and they decided to donate them to St Saviour's; many of which were given to the toddler group. A number of Clare Lodge residents join us for Tea Club on the third Friday of the month, and the staff often bring residents into church during the summer.

Churches together in Marshalswick

In January the six CTM churches exchanged candles with one of their partner churches at the regular Sunday morning church services. In May CTM ran a *Christian Aid Market* outside St Mary's at the Quadrant at the end of the CA Week raising about £1700 for Christian Aid. In July St Leonard's, Sandridge hosted an afternoon tea followed by a *Songs of Praise* service in the church. The event was poorly attended so won't be held in 2026 and reviewed for 2027. During the year CTM members collected donations for the Food Bank from outside Budgens at the Quadrant. On the three collection occasions spread throughout the year approximately 900 food items were collected and delivered to Vineyard for distribution. This was slightly fewer than the previous year. St Saviour's hosted the Advent Carol service at which representatives of the six CTM churches took part in the readings. The Christmas Nativity Angel Trail Challenge ran for its fourth year, requiring participants to find and correctly name the 12 knitted angels from the heavenly choir provided by members of the various churches and hidden in the windows of shops at The Quadrant. The Marshalswick Public Library hosted the collection of the answer sheets.

John Myerscough

Compassionate Café

The Compassionate Café team are pleased to report that the year 2025 has gone very well. We have had a regular cohort of visitors over the year, and new visitors have been welcomed, many of whom have gone on to become regulars themselves. We have averaged 10 visitors per café in 2025, with a steady increase in numbers towards the end of the year when we welcomed 16 at December's cafe. One of our volunteers, Claire R, has led craft activities each week, designed specifically for our visitors to create such things as memory jars, or, for the Christmas Tree Festival, flowers dedicated to the memory of loved ones. These have proved very successful with many people. Thanks to our dedicated team of

volunteers, we continue to “provide a safe place to talk and be with friends”, as one of our visitors said.

The coordinator at Rennie Grove Peace Hospice, who oversees all the Compassionate Cafes, is actively sending referrals to us, as we demonstrate that we are providing valuable support in a warm, safe and welcoming space for all who come.

We are grateful to St Saviour’s PCC for supporting the Compassionate Café by providing the church hall for us each month.

Libby Agrotis

Eco Team

Having achieved the *A Rocha* bronze award we began to pull together an Eco Team towards the end of the year, in response to the challenge made by our Deanery Eco Champion. Ellie Matthews has agreed to lead the team, and a strategy for achieving the Silver Award will be implemented in 2026.

Events

Beer & Fizz Festival

The 2025 Festival was our biggest and most successful yet, drawing a huge number of visitors and with profits around £23,400. We received generous donations and sponsorship from numerous local pubs, breweries and businesses as well as private individuals which meant that every drop sold was profitable. £4,000 was given to the Pioneer Youth Club, our chosen Festival Charity. Thanks to all who gave their time and energy to make this major community event possible for another year!

Harvest Festival

The Harvest Festival weekend took a different shape in 2025, beginning with our regular *Street Food Heroes* evening on Friday and followed by a *Table Top Sale* and *Harvest Café* on the Saturday morning, with a Community Quiz in the evening. Thanks to Sarah, Elaine and Laura for masterminding the event, and to Ann and others who baked cakes for all to enjoy!

House Group

We meet on the second Thursday of each month at my home. Each session starts with the ubiquitous tea and biscuits, then chat about the general well-being of those known to us in case any help is needed. This follows with lively discussion on the readings and sermon of the week, taking the theme as a whole. We would be delighted if new members joined us.

Nonita Palmer

The ‘Jolly Saviour’ Pop-up Bar

The *Jolly Saviour* Bar has had a successful year and raised a considerable amount of money towards the running of the Church, thanks to a small but enthusiastic group of bar tenders.

We run a bar for a variety of events, including St Albans Folk's monthly gathering, several church 'promotions' such as *Track Dogs* and *Harry Baker*, other choir bookings, wedding blessings and of course Church social events and after service 'specials'.

I would like to thank all those who have helped over year giving up their spare time to set up, man and clear up.

Geoff Harrison

Lent 2025

The usual programme of Lent Groups and activities in recent years were consolidated into a single event which brought together around 25-30 people every Thursday in the weeks leading up to Holy Week and Easter. Under the title of *Supper & Psalms*, each evening began in the Parish Hall with a shared 2 course meal at 7pm, followed by an informal celebration of Holy Communion seated at the tables, usually using a celtic-style liturgy. Then there followed a reflection on a psalm led by one of the clergy team and leading into discussion groups. Night Prayer was the final component of the evening and we were off home by 9.15pm having been fed physically and spiritually. Thank you to Ann Ferrar and her team of assistants who catered for all so amazingly!

Men's Group

The Men's Group has had an interesting year with the numbers varying but steady. We have visited a number of different restaurants and pubs and tasted a lot of different types of food varieties from English pub grub to Thai/Malay, Indian to Fish and Chips and of course Fr Andrew's Oaklands Christmas dinner. The banter is always good and we attract members who are not regular church members.

Geoff Harrison

Music

Choir

There have been significant changes this year. Sue Myerscough, our long-standing and much-loved soprano sadly passed away in hospital in January after a short illness. Sue had a wonderfully clear and beautiful solo voice, and we miss her warm personality and friendship. We were honoured by John and the family to sing Sue's favourite pieces at a special requiem joined by four of Sue's fellow Bach Choir sopranos. A very generous bequest from Sue's estate became the foundation of the Parish Organ Restoration Fund (see organ report). We are very grateful for this gift, and for those of the wider community in ensuring the restoration of the organ and continuance of the parish Anglican music tradition. The final organ use before dismantlement was choral evensong with St Mary's Woburn choir, following a combined Harvest evensong at Woburn Abbey. The IOF organ has subsequently accompanied worship, with choir now in original oak choir pews before the rood screen,

adding adjacency and musical cohesion. Other notable choir 'awaydays' were St John's Church, Watford (Ascension Day Mass) and the Duke of Bedford's Estate Carol Service. It was with great sadness that following a short illness our wonderful bass Trevor Barton died in June. We all miss his deep resonant voice, non-stop twinkle in the eye, friendship and encouragement. At his funeral the Choir combined with SACC for a fitting choral celebration, music representing his membership of both choirs and key aspects of his life.

We warmly welcomed new altos Freya and Jenny Burley, and the commencement of the Choral Scholars scheme with official endowment for Ethan Roberts (tenor) and Alexander Crook (bass) by the Bishop of Hertford - plus new affiliate scholars, Eva Powell and Lucille Neale. Alex was appointed bass choral scholar at Portsmouth Cathedral in September. We are appreciative that the choir vestry gained an upgraded piano courtesy of Glora Winter (Bernards Heath School) and an electronic keyboard for rehearsal use courtesy of Marie Price (St Nicholas, Harpenden).

Socially, the choir team came second in the Parish Quiz (!) Philip and Jacqui hosted a wonderful summer barbecue, and the Christmas Tree festival team showed their design skills with 'Carols through the Centuries'. Thank you to all, and especially Nicholas, for your support over this momentous year.

Carol Crook

Organs

The Parish Organ

For the most part the Parish Organ has continued to work quite well within its limitations, i.e. only the Swell and Choir manuals plus the Pedals were at least partially operative. The main Great manual continued to be unusable as the result of earlier serious damage due to a water leak. Otherwise, various notes continued not to sound, and I had to devise workarounds for these types of problems.

Early in 2025 we received the sad news of the death of Sue Myerscough, a long-standing and much-loved soprano in the parish choir. In the summer we received the amazing news that in her legacy she had left the incredibly generous sum of £100,000 towards the restoration of the organ. We needed something approaching £140,000 to complete the job, so an appeal was launched to raise the remaining £40,000. This inspired some further big donations, and we were able to give the go-ahead to Gary Owens Organ Builders (Herefordshire) to start work. In October 2025 they began to dismantle the instrument and take most of it back to their workshop. Material which didn't get taken away was stored in the Lady Chapel, which unfortunately has been out of action as a result. The restoration work is scheduled to be completed in time for Easter 2026, when I hope to be able to perform a suitable fanfare to celebrate the opening of the reredos doors during the Easter Saturday Vigil service! We need to be aware that there may be some teething problems as the "new" instrument beds in.

International Organ Festival Organ

Meanwhile, from October 2025 all services have been accompanied on the IOF Organ. This has continued to operate satisfactorily despite it not having been maintained for some years. The reed stops (trumpets trombone and crumhorn) have become badly out of tune, and therefore best avoided! Negotiations with the IOF for the eventual removal of this organ have continued, but at the time of writing no definite date for this has been

fixed. Unfortunately, the position of this instrument in the church provides a physical barrier to the sound of the Parish Organ reaching the nave properly.

Parish Pantry

The Parish Pantry was set up to try to address some of the local needs resulting from the national Cost of Living Crisis following the covid pandemic. This is an additional resource to local Foodbanks, catering for more immediate, occasional and regular needs. There is no requirement for a social services referral.

The Pantry is housed in a small cupboard at the back of church, with shelves for tinned and dry food, toiletries and cleaning products. Donations are provided by individuals and groups connected with St Saviour's, as well as our local Morrison's supermarket. The Pantry is accessed throughout the week by anyone who is in need. Some regular users come from families at the local primary school, others come into church anonymously and take what they need. Staples like pasta, rice, tinned fish, meat and vegetables, pasta sauces, toilet roll, nappies, tea and coffee are particularly useful. Thank you to everyone who has provided donations for the Pantry. These are very much appreciated, and the need remains.

Linda Watson

Parish Retreat – Pleshey

The Parish Retreat this year was led by Fr Richard with the theme 'Christian Life as Eucharist' and exploring the fourfold action of taking, blessing, breaking and giving as we experience the work of God in our lives and in the church community. Visiting the House of Retreat at the end of August meant we were able to see the garden in all its splendour, which helped make the weekend a peaceful and refreshing experience.... And not only thanks to the accustomed welcome at *The Leather Bottle!*

Pastoral Team

In general terms, in the tradition of St Saviour's, many members of the church family carry out ongoing pastoral work in both lay and ministerial roles. Nonita and Bruce have continued their work of sending bereavement and baptism cards respectively. Their considerable efforts are very much appreciated.

Libby Agrotis

Refugee Language Classes

English classes for Ukrainians were set up in partnership with StAR (St Albans for Refugees) in 2022 and have continued this year. The students enjoy coming and are very enthusiastic about improving their English. The classes are run by Hilary Elder, an experienced ESOL

teacher, and are open to all levels. Newcomers are always welcome. Classes are on Tuesdays from 10.30am to 12noon in the Vestry which St Saviour's makes available at no charge.

Sacristy

Although we are a small group of Servers, in 2025 we were able to turn out a minimum of three servers for each Sunday Mass, and for Festivals. In June we welcomed Gary to our team, and he has been a real asset. Our dedicated group of servers faithfully assist the clergy altar every Sunday and at special services for Festivals. Apart from one all our servers are now members of the Company of Servers, and it is hoped that they will joined in with the Company of Servers activities, held four times every year. We eventually gathered for our regular Christmas meal in June, and all had a wonderful time. I would like to thank John Myerscough, who every year is my right-hand man, for all his support and unseen, invaluable contributions. At the end of the year, we completed an audit of everything in the Sacristy, reported our findings back to the PCC and looked at ways to slim-line our budget. If you'd like to join us, please speak to one of us. St Saviour's cherished traditions of incense and bells wouldn't be possible without our team of servers.

Diane Nicholas

Safeguarding

The new Learning and Practice Guidance 2021 came into force in January 2022. There is a national requirement for all dioceses to ensure healthy safeguarding practice, responding well to victims and survivors of abuse in the church context. The Bishop of St. Albans set minimum requirements for safeguarding training using the new Learning and Development Framework.

Summary of progress in 2025

- The annual Safeguarding Policies & Action Plan were approved by the PCC in March.
- All PCC trustees are required to complete the course on Raising Awareness of Domestic Abuse as well as those working with children and vulnerable adults.
- We have updated the Safeguarding records, and all PCC members have completed the required safeguarding training in the last year.
- No Safeguarding alerts have been flagged.

As Parish Safeguarding Officer, I am satisfied that the PCC has complied with its duty to have due regard to the House of Bishops' guidance in relation to safeguarding. Safeguarding alerts made to the PSO would be reported to the Diocesan Safeguarding Lead. Thank you to all our volunteers who offer their time and skills in support of our parish community and help us in our Diocesan and parish commitment to safeguard all God's people.

Elaine Wilson

Senior Citizens' Tea Club

The tea club runs on the third Friday of each month between 2pm and 4pm for senior citizens. It is a free event with the raffle raising money to help fund the entertainment. Numbers have been about 30 to 35 over the last year with a steady trickle of new faces each month. People speak of it being a friendly group with interesting speakers/entertainment and delicious cake! The group is advertised on social media and other mediums to encourage new people. The “helpers” are amazing and we have had a couple of new people join which really helps. We always appreciate cake or raffle donations.

Tina Alder

Services

Sunday Parish Mass

Throughout 2025 we have seen a small but steady growth in attendance at the 10am Parish Mass, and we have also welcomed visitors and new members to the congregation, including new families. This has been in part influenced by the launch of the new website and its integration with our church social media. As the ‘core’ act of worship we have maintained a good choral tradition thanks to the music department, and an ordered and prayerful liturgy thanks to our team of servers.

The congregation at the Sunday 8am ranges from 3 to 12 and continues to provide a quiet ‘escape’ for those who need it!

Third Sunday All-age Mass

The all-age service is always a challenge for preachers as we can never be certain how many (if any!) children and young people are going to be present. None the less the positive comments from the congregation with regard to the more informal ‘feel’ and variation in music choices is appreciated by many, and the style of service forms a ‘bridge’ between the more ordered parish mass and the children’s experience in *Sundays at Ten*. We have been fortunate to welcome Mother Emily as curate and look forward to developing the all-age element in our worship more once she is priested.

broken/

Our monthly informal communion service takes place on the second Sunday of the month at 6pm. Using a celtic-style liturgy with recorded music for reflection and no singing, the service lasts about 30 minutes and is deliberately unlike anything else we have at St Saviour’s. We have been pleased to welcome visitors from other churches from time to time, or those who have their curiosity tweaked by Instagram posts.

Midweek Services

Although both the Tuesday 10am and Thursday 7pm masses are small congregations they provide important ‘pitstops’ in our regular weekly schedule, sustaining the work and mission of the parish through prayer and sacrament.

Walsingham Mass

The Cell of Our Lady of Walsingham & St Amphibalus was established at St Saviour’s and continues to meet following the Mass of Our Lady held at 10am on the second Saturday of

each month in the Lady Chapel. We are pleased to regularly welcome members from the Cell at the Cathedral. Following the tradition of pilgrims over the centuries, the Parish undertook a Day Pilgrimage to the Holy House at the Shrine of Our Lady of Walsingham on Saturday 26th July 2025, drawn by the strong bond for spiritual healing between the two holy places.

Andrew Ferrar

Street Food Heroes

With *#foodfestfridays* now in their third year, we continue to welcome sizeable gatherings on the second Friday of each month between March and September. Each evening offers local people a choice of 4 or 5 street-food trucks with varied cuisines, plus a licensed bar and mobile DJ. Bringing so many people (including lots of families) literally to our doorstep has had a positive impact on requests for baptisms and weddings, and a growing awareness of what St Saviour's 'is all about'.

Website: stsavioursstalbans.com

After a year of experimenting and adjustments, the new parish website went live in January 2025 with a new domain name and image-based design, using WIX. It is continually reviewed in order to keep information up to date and a point of reference for congregation and the wider community. It offers an attractive shop-window for life at St Saviour's, and we are awaiting the arrival of a new booking system for the Church and Hall, with the capacity to take payments online to simplify the collection of hire charges. This additional add-on is being provided free of charge by *Parishpoint* web design in Redbourn.

beerandfizz.com is a separate WordPress website linked to the parish site and dedicated to promoting the Beer & Fizz Festival.

Women's Group

The group meets once each month, and Monday has become the regular day. Although not the same Monday each time, it tends to suit most. There is rarely less than twelve who spend a lovely morning over a coffee together at the local garden centre. Early in the year one meeting is a lunch and the year finishes with a much-anticipated Christmas gathering for lunch in a local pub. On this occasion the number has a few extras and is around twenty. Warm fellowship and support for one another is enjoyed in the simple pleasure of being together.

Jan Brown

Women on Wednesdays (WOW)

Women on Wednesdays (WoW) continues to meet on the first Wednesday evening of the month, as a complimentary group to the St Saviour's Women's group which usually meets during the day. WoW provides a good opportunity for an evening out as part of a group without partners or children and to get to know each other better. In 2025 the programme included a couple of Quiz nights at the King Will, a pancake party, BBQ, Chippy walk to the

Wick, gathering at St Michael's Folk Festival, meals at the White Lion, La Cosa Nostra and the Six Bells (where Mother Emily talked about her calling and answered our questions about life as a curate) and an Advent table-centre craft evening with reflection on a nativity painting by Ghirlandaio. There are over thirty members on the WoW WhatsApp group, which we use to stay in touch and update with details of monthly meetings and other church events. Around ten people attend each month, some have their main contact with St Saviour's via Families at Four.

Linda Watson

Annual Accounts 2025

Receipts and Payments for the year ended 31 December 2025 St Saviour's Church, St Albans

Income and expenditure account for the year ended 31 December 2025

General Fund

Receipts	2025		2024	
	£	£	£	£
Voluntary Income				
Planned Giving	42,967.15		43,899.90	
Collections	5,097.73		1,037.01	
Donations	6,024.59		12,867.98	
Legacy	5,880.81		6,000.00	
Income tax recovered	10,507.94	70,478.22	12,584.39	76,389.27
Income from the Community				
Fundraising Events	25,000.00		2,000.00	
Hall Hire	29,029.24		26,122.50	
Church Hire	5,573.83		7,574.50	
Church Fees	(341.00)	59,262.07	(392.00)	35,305.00
Other Income				
Investment Income	4,066.44		4,078.42	
Other Income	3,819.50	7,885.94	6,050.93	10,129.35
Total Income		137,626.23		121,823.62
Expenditure				
		£	£	£
Relating to the work of the church				
Parish Share	73,477.00		71,404.00	
Sacristy	1,130.94		333.49	
Youth and Children	230.49		119.04	
Music	1,862.00		4,270.00	
General Donations	1,977.92	78,678.35	0.00	76,126.53
Relating to the running of the church				
Church Running	39,737.56		29,224.54	
Hall and Garden	7,560.03		6,743.36	
Publicity and Printing	170.00		2,784.59	
Clergy Expenses	1,242.59		1,633.10	
Admin, Banking and IT	3,768.41		1,268.82	
Staff Costs	16,709.00		5,187.90	
Miscellaneous Expenses	3,411.33	72,598.92	0.00	46,842.31
Total Expenditure		151,277.27		122,968.84
Surplus/(Deficit)		(13,651.04)		(1,145.22)

Notes

The revaluation of the shares has been attributed to other income.
Staff costs for music and cleaning are in other categories in the prior year.
The cost of the underfloor heating installed is included in church running.
Publicity and printing costs are in admin costs in the current year.

Income and Expenditure Summary

General fund	-- 2025 --	-- 2024 --
	£	£
Balance brought forward	21,132.76	22,277.97
Income		
Surplus (deficit) on ordinary activity	(13,651.04)	(1,145.21)
Balance carried forward	8,420.69	21,132.76

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.24	78.59	1,066.96
Sales in 2025	0.00	0.00
Balance carried fwd 31.12.25	78.59	1,066.96

The value of the 78.59 shares at 31.12.25 using a bid price of 6,202.96p was £4,874.91. This represents an unrealised gain over the original purchase price of £3,807.95.

War Memorial

Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024 --
	£	£
Balance brought forward	0.00	2,246.31
Income		
Donations and grants	0.00	0.00
Expenditure		
Surrounding maintenance	0.00	(2,246.31)
Balance carried forward	0.00	0.00

Flower Fund

Income and Expenditure Summary

<i>(Restricted)</i>	-- 2025 --	-- 2024 --
	£	£
Balance brought forward	0.00	117.80
Income		
Donations and fees	0.00	0.00
Expenditure		
Transfer to general fund	0.00	(117.80)
Balance carried forward	0.00	0.00

Cost of flowers is met from general fund or by donation going forward.

Maurice Roberts Memorial Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2025 --	-- 2024 --
	£	£
Balance brought forward	0.00	97.22
Income		
Additional Donation	0.00	0.00
Expenditure		
Cleaning	0.00	(97.22)
Balance carried forward	0.00	0.00

General Maintenance Fund

Income and expenditure

<i>Restricted Fund</i>	--2025--	--2024--
	£	£
Balance brought forward	7,153.24	9,548.67
From Fundraising Events	0.00	2,000.00
Quinquennial expenses	0.00	(4,395.43)
Balance carried forward	7,153.24	7,153.24

The Phase 2 development fund is restricted to the upgrading of church and hall facilities for the disabled – ramps, lavatories, wider doors, etc. and to revamping the hall to make these changes possible.

Millennium Window Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024 --
	£	£
Cash Balance brought forward	0.00	81.09
Cleaning	0.00	(81.09)
Cash balance carried forward (further costs to be met from general fund)	0.00	0.00

Friends of St Saviour's Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024 --
	£	£
Balance brought forward	10,730.25	10,506.25
Income	184.00	224.00
Contribution to underfloor heating	(10,914.25)	0.00
Balance carried forward	0.00	10,730.25

Defibrillator

Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024--
	£	£
Balance brought forward	163.70	487.70
Income		
Donations	0.00	0.00
Expenditure		
Maintenance	0.00	(324.00)
Balance carried forward	163.70	163.70

Fundraising Events

Income and Expenditure

<i>Designated Fund</i>	-- 2025 --	-- 2024--
	£	£
Balance brought forward	19,572.53	6,605.38
Income		
Net Income from all events	77,861.87	26,600.14
Expenditure		
To general fund	(25,000.00)	(2,000.00)
To Maintenance Fund	0.00	(2,000.00)
Charitable Donations	(4,000.00)	0.00
Fundraising Costs	(36,334.04)	(9,632.99)
Balance carried forward	32,100.36	19,572.53

Organ Repair Fund

Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024--
	£	£
Balance brought forward	3,511.00	3,356.00
Income		
Donations	153,914.00	155.00
Grants	10,000.00	0.00
VAT Reclaim LPoW	22,054.65	0.00
Interest on fund	253.37	0.00
Expenditure		
Repair Costs	(99,668.40)	0.00
Balance carried forward	90,064.62	3,511.00

Vicar's Discretionary Fund

Income and Expenditure

<i>Designated Fund</i>	-- 2025 --	-- 2024--
	£	£
Balance brought forward	2,000.00	1,000.00
Income		
Donations	1,000.00	1,000.00
Expenditure		
Donation	(100.00)	0.00
Balance carried forward	2,900.00	2,000.00

Youth Worker Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2025 --	-- 2024--
	£	£
Balance brought forward	13,000.00	13,000.00
Income		
Parish Large Grant	0.00	0.00
Transfer from Fundraising	0.00	0.00
Balance carried forward	13,000.00	13,000.00

Funds Placement

Financial Assets	-- 2025 --	-- 2024 --
CBF Equity Investment Fund (current valuation)	4,874.94	4,932.48
<i>Total at-risk equity investments</i>	4,874.94	4,932.48
CBF deposit fund	14,388.01	13,739.07
Barclays Community deposit account	90,064.62	0.00
Barclays Community (current) Account	44,475.07	58,591.93
<i>Total cash or low-risk holdings</i>	148,927.70	72,331.00

Calls on Assets	Barclays Current a/c		Barclays Deposit a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
General	(10,842.23)	2,461.21	0.00	0.00	14,388.01	13,739.07	4,874.91	4,932.48	8,420.69	21,132.76
General Maint R	7,153.24	7153.24	0.00	0.00	0.00	0.00	0.00	0.00	7,153.24	7,153.24
Friends R	0.00	10,730.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,730.25
Fundraising Events D	32,100.36	19,572.53	0.00	0.00	0.00	0.00	0.00	0.00	32,100.36	19,572.53
Defibrillator R	163.70	163.70	0.00	0.00	0.00	0.00	0.00	0.00	163.70	163.70
Vicar's Discretionary D	2,900.00	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,900.00	2,000.00
Youth Worker D	13,000.00	13,000.00	0.00	0.00	0.00	0.00	0.00	0.00	13,000.00	13,000.00
Organ Repair R	0.00	3,511.00	90,064.92	0.00	0.00	0.00	0.00	0.00	90,064.92	3,511.00
	44,475.07	58,591.93	90,064.92	0.00	14,388.01	13,739.07	4,874.91	4,932.48	153,802.91	77,263.48

'Off books' Investments

22 Sandridge Road Fund (132001799S)

CBF Investment Fund (endowment - income unrestricted)	Shares	Book value £
Balance Brought Forward	5,408.67	40,664.00
Balance Carried Forward	5,408.67	40,664.00

The value of 5,408.67 shares as at 31.12.2025 at a bid price of 2,219.83p was £120,063.28.

Ives Bequest (132001010S)

CBF Investment Fund (Endowment, income restricted to Stipend of Assistant Curate or Diocesan purposes only)	Shares	Book Value £
Balance brought forward	2,966.00	1,720.63
Balance carried forward	2,966.00	1,720.63

The value of 2,966.00 shares as at 31.12.2025 at a bid price of 2,219.83p was £65,840.16.

These Accounts were approved by the Parochial Church Council on Thursday 30 April, 2026 and signed on its behalf by

Elaine Wilson & David Summers, *Churchwardens*

Notes to the accounts

1. Social Committee

This committee maintains an account at the St Albans branch of the Royal Bank of Scotland for the purpose of receiving income and meeting expenditure in connection with social events. Profits are paid over to the PCC and are included in these accounts.

2. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting regulations 2006, using the Receipts and Payments basis. Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

3. Funds

The General Fund represents funds of the PCC which are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. The accounts include monetary transactions, assets, and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church Groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

4. Balance Sheet

The following assets and liabilities are recognised but not valued in the statement of Assets and liabilities: -

- Moveable church furnishings requiring a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Office Equipment
- Computer equipment
- Four pianos
- Lawnmower
- Cooker
- Dishwasher
- Hall furnishings

Closing bank balances are shown in the receipts and payments accounts.

5. Investments

Investments are valued at market value as at 31.12.21. The investments consist of shares held in several common investment funds and are all held in the United Kingdom. The 22 Sandridge Rd Fund, and the Ives Bequest have not been included in the Accounts as the PCC has no control over these. The trustees for these funds are the St. Albans Diocesan Board of Finance.

MINUTES OF THE ANNUAL MEETING OF PARISHIONERS HELD IN THE CHURCH ON SUNDAY 18th May 2025

1. PRESENT AT THE MEETING

25 People were present at the meeting.

2. APOLOGIES FOR ABSENCE

Fr Tony Halton

Ellie Matthews

Imogen de la Bere

Libby Agrotis

Colin Innes-Hopkins

Fr Ian Pidoux

Tony Crook

3. CONVENING THE MEETING

Fr Richard Watson (chair) convened the Meeting at 11.32am

4. APPOINTMENT OF CLERK TO THE MEETING

From the chair, Fr Richard Watson proposed Diane Nicholas be clerk to the Meeting.

5. MINUTES OF THE PREVIOUS MEETING HELD ON 19TH MAY 2024

All agreed to these being a correct record of the Meeting.

6. ELECTION OF CHURCHWARDENS

2 nominations had been received.

David Summers – nominated by Hasmeeta Mahandru, seconded by Matt Barbrook.

Elaine Wilson – nominated by Matt Barbrook, seconded by Moira Seton.

The vote in favour of these appointments was unanimous, and they were duly appointed.

7. THERE BEING NO FURTHER BUSINESS THE MEETING CLOSED AT 11.35am

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING HELD IN THE CHURCH ON SUNDAY 18TH MAY 2025

1. PRESENT AT MEETING

25 People were present at the meeting.

2. APOLOGIES FOR ABSENCE

Fr Tony Halton

Ellie Matthews

Imogen de la Bere

Libby Agrotis

Colin Innes-Hopkins

Fr Ian Pidoux

Tony Crook

3. CONVENING THE MEETING

Fr Richard Watson (chair) convened the Meeting at 11.35am

4. APPOINTMENT OF CLERK TO THE MEETING

From the chair, Fr Richard Watson proposed Diane Nicholas be clerk to the Meeting.

5. MINUTES OF THE PREVIOUS MEETING HELD ON 19TH MAY 2024

All agreed to these being a correct record of the Meeting.

6. PRESENTATION OF ELECTORAL ROLL

In the absence of Imogen De La Bere Fr Richard reported that the completed new revision of the Electoral Roll was now 95.

7. VICAR'S REPORT

See separate sheet.

8. ELECTIONS TO PCC

Fr Richard explained that because our Electoral roll has fallen, we have fewer places on Deanery Synod and the PCC. We now only have three places on our PCC, and we have received three nominations for these places, they are:

Gary Edwards – proposed by Matt Barbrook, seconded by Diane Nicholas

Charles Courquin – proposed by Diane Nicholas, seconded by Elaine Wilson

Susan Hare – proposed by Moana Moore, seconded by Adrian Strain

Those present were asked if anyone else wanted to stand for PCC, in which case we would have to vote. No one applied.

All the above have submitted application forms and being correctly nominated and seconded, a vote was taken, and they were unanimously appointed.

9. CHURCHWARDENS' REPORT/BUILDINGS TEAM

Elaine read the report printed in the annual Report for the Churchwardens report. She also read the building team report handed out at the meeting but had been agreed at the PCC meeting.

10. TREASURE'S REPORT AND ACCOUNTS

Matt Barbrook presented the Annual Accounts. General Fund - Income is similar to last year, with a few changes. Planned giving has declined and this is in hand. Church hire has declined quite a lot because of lack of heating. In other income we have been sent the money we were owed for our Curate. Expenditure – Parish share continues to increase due to the catchup we are paying; it will increase again in 2025. All other expenses are in line with last year. The General Fund made a slight loss during the year. Matt has had a tidy up with the accounts and the work for the trees outside was paid for from the War Memorial fund. The Flower fund, and the Maurice Roberts Memorial Fund have been closed as we haven't used them for some time. General Maintenance paid for Quinquennial work and had £2,000 from the Fundraising Events fund added. The Millennium Window Fund has been closed. Friends of St Saviour's is still on going. The Defibrillator Fund had some maintenance costs to be paid. Fundraising Event Fund we are at a surplus of £16,000. £2,000 were transferred the maintenance fund and £2,000 to the General Fund. There is still £13,000 for the Youth Worker Fund, so we are ready to go when we appoint. We started the year with cash assets of £64,000 and finished the year on £69,000. Our account is in good health. Matt thanked the churchwardens, David Thomsit, John Myerscough, and Imogen de la Bere for their support over the year, it was a team effort.

11. APPROVAL OF ACCOUNTS

Carol asked if the music accounts could be checked as she felt the figure should be lower. Matt proposed we accept the account, seconded by Gary, all agreed.

12. REPORT ON THE PROCEEDING OF DEANERY SYNOD

This is part of the statutory reports required for the Annual Meeting. This report was written by the Deanery Synod Lay-chair, Meriel Dixon.

13. ANNUAL REPORT

Fr Richard went through the Annual report. Fr Richard thanked all those involved with Sundays at 10, especially Gloria, for planning and all those involved with Families at 4. Fr Richard explained that the Eco Team are heading towards our silver award, this will include our new heat mats when they are installed. Fr Richard thanked all those who help at any of our events as we now have a good standing in the local community. He thanked Nonita for hosting the House group once a month. Goeff thanked everyone who help with the pop-up bar, we now have regular groups who use the church and hall and ask for a bar. Dorothy wanted to thank everyone involved in the Lent groups (30 people had signed up this year), especially Ann for cooking the meal beforehand. Fr Richard also thanked Nonita who cooked

lunches in 2024. It was suggested that we do something similar next year. Fr Richard thanked the choir, Carol, and Nicholas for all they do. Carol thanked the choir for all they do. Fr Richard thanked Diane (Sacristan) and John (Assistant) for all they do behind the scenes as well as in church for the Sacristy team. Safeguarding complies with the House of Bishops guidelines. Everyone who needs DBS training have done so and are up to date.

14. AOB

There was a short break while people were able to look at the ongoing plans for the development of the church.

Mike Mura asked if the building work would affect the acoustics in church? Fr Richard explained he had taken advice from John Gibbons, who says it shouldn't affect the acoustics, but the Architect is aware of this. He also asked about the choir vestry being meeting room 2. Fr Richard explained that it would still be the choir vestry but there are other groups which meet in there, including the language group, PCC, and Men's group meetings. Susan Hare asked about the improvements that are needed to the hall, as concerts use it as their green room. Fr Richard explained that this has been discussed before and is still ongoing. She also asked about access to the toilets during concerts and how with the corridor now being made narrower it is not ideal for concert users. There needs to be a separate entrance for the toilets. On the plans it is suggested that the toilets for church will be sited in St Michaels C hapel. We have many years of catchup for the building work in the church and hall.

15. THE MEETING CLOSED WITH THE GRACE LED BY FR RICHARD AT 12.29pm

Accounts



ST SAVIOUR'S CHURCH
SANDPIT LANE | ST ALBANS | AL1 4DF

stsavioursstalbans.com

Annual Report 2024

Annual Report and Financial Statements of the Parochial Church Council
for the year ended 31 December 2024

Accountants

Baverstocks

Dickens House,
3-7 Guithavon St,
Witham
CM8 1BJ

Incumbent

Fr Richard Watson

MINISTRY TEAM

Ministry Team

The Ministry Team consists of licensed clergy and Churchwardens:

Fr Richard Watson	<i>Vicar</i>
Fr Corniel Quak	<i>Assistant Curate till June 2024</i>
Fr Tony Halton	<i>Assistant Priest</i>
Elaine Wilson	<i>Churchwarden</i>
David Summers	<i>Churchwarden</i>

along with those with episcopal permission:

Fr Andrew Ferrar	<i>Permission to Officiate</i>
Fr Jonathan Smith	<i>Permission to Officiate</i>
Fr Ian Pidoux	<i>Permission to Officiate</i>
Dr Imogen de la Bere	<i>Authorised to Preach</i>

STATUTORY REPORTS

Parochial Church Council

Members of the Parochial Church Council (PCC) are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

From May 2024 the following people served as members of the PCC.

Incumbent	Fr Richard Watson	(ex-officio)	
Assistant Curate	Fr Corniel Quak	(till June 2024)	
Assistant Priest	Fr Tony Halton	(ex-officio)	
Churchwardens	David Summers	(ex-officio)	
	Elaine Wilson	(ex-officio)	
Elected Members	Gary Edwards		(till May 25)
	Susan Hare		(till May 25)
	Bruce King		(till May 26)
	Ellie Matthews	(Lay vice-Chair)	(till May 26)
	Trevor Barton		(till May 26)
	Hasmeeta Mahandru		(till May 26)
	Matthew Barbrook	(Treasurer)	(till May 27)
	Dorothy Hones		(till May 27)
	Charles Courquin		(till May 27)
	Emilia Billett		(till May 27)
	Libby Agrotis		(till May 27)
Deanery Synod	Diane Nicholas	(Secretary, ex-officio)	(till May 26)
	vacant	(ex-officio)	(till May 26)
	Geoff Harrison	(ex-officio)	(till June 27)
	<i>also Diocesan Synod</i>		

The full PCC met six times during the year with Fr Richard chairing the meetings.

Policies

During the year, the PCC approved the following policies: Safeguarding - including Vulnerable Adults, Children, Domestic Abuse, and Social Media. Current versions can be viewed on the website in the Information section. Health & Safety policy was renewed in November 2024.

Electoral Roll

The 2024 electoral roll stands at 95 following the full revision (April 2025)

Churchwardens

St Saviours continues to go from strength to strength and we are very proud to be a part of this community, and it is a joy to represent you as your Churchwardens.

INVENTORY

In October we received a Visitation by the Assistant Rural Dean to inspect the building and its contents. All was found to be in good order. A new Ciborium in Trevor Oakes' memory was added to the inventory during the year and is now in use each Sunday. No other items were added and no items were removed from the inventory during the year.

TERRIER

Minor maintenance works have been completed throughout the year and further details are included in the Buildings Team Report.

FACULTIES

There are currently three faculties in process, these are:-

- Removal of Choir and Clergy Stalls - we have undertaken the research requested by the Victorian Society to establish the provenance of the choirstalls, but without any success, as there is nothing recorded in any documents held by the parish or at the Country Records Office. We have paused the application pending the removal of the IOF Organ.
- Disabled Access Ramp to Church Main Entrance - these works were suspended due to very high quotations, and will be included in the wider Development Scheme in order to mitigate a significant proportion of the costs.
- Implementation of new Heating system – we received faculty permission for the introduction of electric heat mats to the nave (with a commendation from the Diocesan Chancellor) to improve the comfort of those attending services and other events during the winter months. We are expecting this work to be carried out in August 2025.

After discussions with the International Organ Festival we have also given formal notice for the removal of the IOF organ. This was at the request of the IOF, having found an alternative home at St Paul's, Knightsbridge but does not require us to apply for faculty permission.

FURTHER OBSERVATIONS AND THANKS

We would also like to thank our Clergy Team under the leadership of Fr Richard, for all their work and ministrations throughout the year. Thanks also goes to everyone who supports our work at St Saviours in any way, they are far too numerous to mention here but are very much appreciated! We are also very proud that our Church is increasing its involvement in the local and wider community.

Dave Summers and Elaine Wilson
Churchwardens

BUILDING TEAM (FABRIC)

During the year, we have welcomed Charles Corquin to the Buildings Team. The yew trees on the North side of the Church have been pruned back after much discussion with the residents of Walton Street. As explained in last year's report, the church has continued to be very cold despite the winters being less cold than historically. The gas heaters have been ineffective for a long time, and were finally condemned and then de-commissioned, so it became more urgent to search for a better solution for the long-term. The Diocese granted a Faculty for electric heated flooring for the nave and it is hoped these can be installed during August 2025. We also have a number of broken windows that need replacement and we have now received a quote for these but the heating project has had to take priority for funding and time. Any holes have been temporarily covered over to help with heat loss. Following a review of the contract with the Pre-school, they have moved their storage into the old Committee Room and a new cupboard has been built for other hall users. This has resulted in overall positive comments from both church and hall users and has tidied the area considerably. The shed in the garden has also been replaced as it had started to rot. The shed is the property of the PCC having been installed some years ago to compensate for the loss of the store room to make way for the disabled toilet, but had not been maintained. This was also well received by the Pre-school. We have also carried out a number of hall maintenance jobs, including replacing the cooker, replacement of the heating element in the hot water boiler and fitted new notice boards in the hall. We would like to thank everyone who has contributed to the Buildings Team and the upkeep of our fabric through the last year.

Churchwardens on behalf of the Buildings Team

DEANERY SYNOD

St Albans Deanery is one of the twenty deaneries making up the Diocese of St Albans (Herts, Beds, Luton, and Barnet). Our Deanery consists of sixteen parishes in and around St Albans and is led by the Rural Dean, Fr Richard Watson (St Saviour's), and assisted by Revd Kylie Hodgins (St Luke's, Bricket Wood). The Deanery Synod enables liaison between parishes, supporting our mission and ministry. So, the Deanery Synod sits between a church's own PCC and the Diocesan Synod. Deanery Synod members elect the members of Diocesan Synod and in turn those for General Synod. There are three synod meetings each year. In February (Christ Church, St Albans): The Revd Jeremy Follet spoke about Christ Church's Monday Suppers and their 'share chair' initiative and invited Synod members to share stories of thankfulness and answered prayer. One or two individuals, from both laity and clergy, willingly shared their experiences. In June (St. Mark's, Colney Heath): The Revd Caroline Keightley introduced us to life at St Mark's and the Headteacher of Townsend School, Mr Anthony Flack, brought us up to date with all that was going on as the school prepares to become an 'Apple School' with staff and pupils making more use of iPads and digital technology. In October (St Peter's, London Colney) The Revd Tom Smith, their new incumbent, described his first 4 months. There was then presentation by the Revd Oliver Blease (Christ Church, Radlett), outlining 2025's 'Year of Spiritual Renewal and Wellbeing'. Mr Flack briefed Synod on its nominations for Townsend School governors and outlined the proposal for the creation of a new school chapel in memory of the late Headteacher, Mr Andrew Welbeloved, whose vision it originally was, and in recognition that in 2025 the school will have been on its current site for 50 years.

Meriel Dixon
Deanery Synod Lay-chair

GENERAL REPORTS

BIBLE STUDY

The Monday Vicarage Bible Study Group continues to provide a forum for reflection and discussion on the gospel passage for the coming Sunday. Using the traditional format of *lectio divina* time is spent listening to the passage and then sharing thoughts on which words or phrases stand out. The discussion grows from our initial responses, and everyone is encouraged to contribute if they wish to. After Easter 2024 the fortnightly evening group was supplemented by an alternate Monday afternoon group – making the Bible Study a weekly event through most of the year.

BOOKINGS

Church

2024 saw a hefty step-up towards our aim to make St Saviour's a community hub. In addition to the renowned festivals, we are now the "home" of St Albans Folk Music, who in 2024 held a concert in either the hall or church, every month on a Sunday. Audiences are growing so fast that the bar (revenue to church funds) has been known to run dry! As well as the classical music concerts (6 in all), we are now hosting three different regular Yoga/Meditation sessions (Ali Parker mediation, Move with Mecia, and Amanda Rock Gong Bath). The mediation community are clearly a hardy bunch – they persisted through the colder months, while we had a number of cancellations from the classical music community, due to the lack of heating. This is not merely a matter of audience comfort – the cold conditions in the church can be detrimental to orchestral instruments. We are looking forward to welcoming back our friends in the classical music world in 2026.

Numerous groups and people use the church and choir vestry for rehearsals and ad-hoc events. We also host pro-bono a regular English class for asylum seekers. Cheerful chatter in Ukrainian often punctuates the quieter moments during the Tuesday Mass.

Our community offering also includes providing the complex as a Polling Station (twice in 2024) and hosting a variety of school and community group concerts, and holiday workshops. And, of course, audiences enjoyed the ever-popular Harry Baker, Swanvesta Social Club and Powerhouse Gospel Choir. Our reach extends outside the church, to the forecourt – not only the Street Food Heroes once a month on Fridays in between March and September, we now have our resident Pizza Man – three nights a week, come rain, ice or wind.

Imogen de la Bere

Hall

The church hall is very well used with church events, concerts, regular and one-off bookings. The hall is in need of some attention to make sure it is a space people continue to hire. The current cleaners are efficient, but it is difficult to clean the floor, toilets and kitchen. The figure for the hall income does not include the concert bookings.

Tina Alder

BOOK GROUP

Now in its nineteenth year, the Book Club is something of an institution, but a lively and friendly one. From the complexities of Henry James via the healthy byways of the Salt Path, to the snares of *The Magician*, the various texts provoked, as always, much stimulating debate. Thanks are due to the staff and resources of Hertfordshire County Library for the excellent service it continues to provide.

Wendy Oakley.

CHILDREN & YOUTH

Families at Four

Families at Four is a monthly event offering a mixture of craft activities, a bible story and discussion rounded off with a simple tea-time meal. Numbers fluctuate often making it a challenge to prepare for in terms of craft materials and food! At the beginning of 2024 we introduced the FaF Prayer and had it printed onto a banner, which can usually be seen at the back of church. Adult and children (including helpers) gather around the banner for the bible story and say the prayer together before tea. Thanks to the regular team of helpers, and especially to Gloria Winter and Jan Shephard our craft 'angels' and to Linda Hayden who has taken on the task of preparing, cooking and service our tea-time meal!

The Playground

Named by Trevor Oakes, our former churchwarden who died at the end of 2023, the area in the south aisle with sofas, toys, children's books and activities is available for parents and children to use during services but it is also put to good use through the week with parents and children dropping in on their way home from school, and when the church is open during other events such as *Street Food Heroes*. There are hopes that in time we might be able to provide toys and activities corresponding to the liturgy – in addition to the wooden communion sets and other resources.

Sundays at 10

The number of children attending Sundays at Ten continues to be low and there have still been some weeks with no attendees. Our main teaching resources include Diddy

Disciples <https://www.diddydisciples.org/> and the Scripture Union resource books

Splash <https://content.scriptureunion.org.uk/light-resources>

Gloria has continued to attend the St. Albans Youth & Children Network meetings whenever possible. We hosted a well-attended Good Friday workshop on March 29th. In September we launched our 'Loyalty Scheme' Each child now has a card on which to collect stickers. At various points during the year, they may trade in their points for prizes or save their points for a bigger prize! On Remembrance Sunday, the children made their own wreaths which were laid at war memorial. During Advent, the children read at the Lighting of the Advent candles and were also responsible for constructing the two hundred Christingles given out at the service on Christmas Eve. Thanks, as ever, to our loyal group of leaders and helpers.

Gloria Winter

Tots Time

Tots Time meets on Friday morning 9.30 -10.30 am during term time. The sessions are run by Anthea Smith and supported by Fr Corniel, Moira Seton and Sue and John Myerscough. Fr Corniel left in May 2024 to run his own church in Watford. Ashley Smith then joined to make teas and coffee when needed. Snacks are available for the children and our numbers between January - July were 12-18, when eight children left to go to nursery/school. Our numbers between September – December were 4-10. Babies and Toddlers are accompanied by parents, carers, and Grandparents. They sign in at the entrance and we have a voluntary donation box. Age-appropriate toys are displayed in a welcoming manner [exploratory, sensory, push/pull duplo, train set and a slide] We have various art and crafts for Valentines Day, Easter, Mother's Day, Father's Day and Christmas and the children have chocolate treats if permitted by adults. Many are regulars and its lovely to see friendships develop between both children and Adults. We finish with a story, and we all sing the tick tock song where we sing individual children's names, then head, shoulders, knees and toes with actions and instruments. We inform adults about upcoming events eg. Families at Four, Street Food Heroes, concerts coming up and ask them to spread the word. Children are encouraged to tidy up at the end.

Anthea Smith

CHILDREN & FAMILIES WORKER

In May 2024 the PCC signed off the paperwork for the paid position of Children & Families Worker (part-time) funded by a grant from the Diocesan Mission & Ministry Department and topped up from the proceeds of the 2023 Beer & Fizz Festival. The appointment process was paused in order to coordinate with the arrival of a new Assistant Curate in July 2025.

CLARE LODGE

The regular monthly communion resumed on Friday mornings after the Covid break, in partnership with the ecumenical Anna Chaplaincy and Maggie Dodd. Following Fr Corniel's departure in May 2024 the timing of the service was reorganised and now takes place on a Thursday morning. Some members of the congregation are in attendance as well as residents, and the care staff often bring residents to church during the week as part of their exercise and socialising. The relationship between the home and church continue to be strengthened.

CTM (CHURCHES TOGETHER IN MARSHALSWICK)

On the 21st January the six CTM churches exchanged candles with one of their partner churches at the regular Sunday morning church services. In May CTM ran a Christian Aid market outside St Mary's at the Quadrant at the end of the CA Week raising about £1750 for Christian Aid. In July St Leonard's, Sandridge hosted an afternoon tea followed by a Songs of Praise service in the church. During the year CTM members collected donations for the Food Bank from outside Budgens at the Quadrant. On the three collection occasions spread throughout the year approximately one thousand food items were collected and delivered to Vineyard for distribution. St Saviour's hosted the Advent Carol service at which representatives of the six CTM churches took part in the readings. The Christmas Nativity Sheep Trail Challenge ran for its third year, requiring participants to find and correctly name the twelve knitted sheep provided by members of the various churches and hidden in the windows of shops at the Quadrant. Marshalswick Public Library hosted the collection of the answer sheets.

John Myerscough

COMPASSIONATE CAFÉ

The monthly Compassionate Café, run by Rennie Grove Peace Hospice in partnership with St Saviour's, has proved to be a valuable and well-received means of support for those in the community who have suffered loss of some kind. Our visitors are welcomed into a safe space where they can talk with trained volunteers, and each other, over a cup of tea. The number of visitors has grown over the year, so that we have sometimes had eleven people visiting. Our team is a mix of Rennie Grove Peace volunteers and St Saviour's congregants, all trained by RGPH.

Libby Agrotis

ECO TEAM

Having gained our Bronze Eco Award from *A Rocha* we continue to work towards our silver award. The main focus of 2024 was to establish the most eco friendly and efficient heating for the nave, following the final demise of the wall gas heaters which had been inefficient for years. Looking to 'future-proof' the church heating we were advised by the Diocesan Net Zero Carbon Officer, the parish architect every contractor we asked to review the building that no one solution was possible, and a number of differing methods would be required. The PCC prioritised heating the congregation for services, which obviously benefits audiences using the chairs in a similar configuration. Thanks to a generous donor, electric stand heaters have been purchased as a short-term contribution to energy efficient heating, and these of course will be usable after the installation of the heated floor mats scheduled for August 2025.

Another long running eco project has been the installation of swift boxes to the Walton Street side of the church, where the aspect and height of the building is an ideal location to attract nesting swifts, who we believe to already be nesting in the spire above the nave platform. Our partnership with Wilderhood Watch is most visible with the continued wilding of the embankment and the area in front of the Garden of Remembrance.

EVENTS

Beer & Fizz Festival

The 2024 Beer & Fizz Festival was the biggest and best so far, bringing an estimated 1,800 people through the doors, including families and children for the Family Day on Sunday. Having originally been intended to be an exercise in community engagement and hospitality, the Festival is now the church's prime fundraising event, and relies completely on the generosity and goodwill of the wider parish and community. In 2024 there were a number of game-changing developments which contributed to its success:

- Increased sponsorship from local pubs, businesses and individuals meant that every drop that was sold at a profit;
- Street Food Heroes were on site for the entire weekend, serving a range of amazing food and ensuring that no one could pass by without realising there was something big going on and being drawn in;
- Music sponsorship was secured for the first time, meaning we could book popular local bands who then brought in their own audience, raising our attendance and obviously impacting on bar sales.

These factors, combined with a weekend of good weather helped secure takings of around £23k, of which £20,600 was profit. The festival charity was the Hospice of St Francis, who received £2,500 in line with the PCC's policy to give away at least 10% of proceeds from such community events. Huge thanks are due to our team of volunteers from among the congregation and beyond, our generous sponsors, musicians and all who come along and enjoy the unique atmosphere that church and community are able to create together.

Pilgrimage to Loreto & Fano

A small group on nine from St Saviour's were fortunate enough to make their pilgrimage to the Shrine of Our Lady of Loreto in Italy before being guests of the Mayor of Fano and the Parish of San Paulo, led by Don Francesco and Sister Catherine (who also acted as chauffeurs, guides and translators for the trip!). Our first night was spent in the pilgrim hostel in Loreto, before our tour of the Basilica and visit to the Holy House. We had hoped to celebrate mass in one of the rooms adjacent to the Basilica, but we were greatly surprised to discover that we had been given the use of the crypt chapel which had been beautifully refurbished around a huge icon of the annunciation which had been gifted to Pope John Paul II. We were very warmly and graciously received by the papal nuncio and Archbishop of Loreto before our worship began. We were then driven to our base in Fano, a very nice hotel arranged for us by the Mayor, and nicely positioned for the seafront as well as being close to the city centre. As well as having free time to wander, the main events were the boisterous street Carnival and the very ample meal provided for us afterwards along with those who had arranged the event and civic officials; and sharing the parish mass at the parish church of San Paulo. Fine food and fine wines (and cocktails!) were the icing on the cake on this first visit – and hopefully not the last!

Harvest Festival

This year's Harvest Festival weekend included a Saturday evening performance by the Swanvesta Social Club as well as musician performing on the Saturday and Sunday afternoon, following a Ploughman's Lunch prepared (and funded) by Christo Tofalli and his team at The Carpenters, Harlington. Although the Saturday evening ticket sales were healthy and covered costs, the general footfall over the weekend was low. For the first time we didn't have a printed postcard to publicise the events and relied on social media to spread the word – which goes to show that print is not yet dead after all! We were still able to pass on donations to the St Albans & District Foodbank and make a donation towards the work of the St Albans Community Pantry. As recompense for the low attendance, and a thank you for their gracious understanding, the Miscellany Folk Singers we given a recording session in church at no charge.

HOUSE GROUP

The House group meets on the second Thursday each month. We spend the first part of the session chatting over a cup of tea, checking on the wellbeing of the group and any one we know in the wider community. We then look at both the readings and the sermon of the previous Sunday. Just generally discussing and sharing thoughts on the theme of the week. New members would be most welcome.

Nonita Palmer

'THE JOLLY SAVIOUR' POP-UP BAR

The bar has again been an asset to the Church whether it has been supporting Church events or serving outside groups, such as the monthly Folk meeting in the church or the hall. The small team that serves and sets up is very much appreciated, and is a significant income stream through the year.

Geoff Harrison

LENT 2024

Lent began with a choral mass led by the Parish Choir singing Langlais' *Missa in Simplicitate*, and Sundays included the option of Lent lunches provided by Nonita Palmer and her small team of helpers. The main study focus was Paula Gooder's book *Let Me Go There: The Spirit of Lent* with the chance for group discussion on Monday evenings or Wednesday afternoons at the Vicarage. Sunday evenings provided an opportunity to pray the *Stations of the Cross* in church, making the most of our beautiful *Faithcraft* Stations.

MEN'S GROUP

The Men's Group has had an interesting year meeting once a month at a different venue to enjoy a meal and maybe a drink or two.

Venues have included a varied range from The Saint and Sinner (appropriate!) Chill Raj, Sukawatee and The Six Bells and of course our annual Christmas Meal at Oaklands Stables, each giving us a great range of food, all with good banter and an opportunity to strengthen friendships. Here's to next year.

Geoff Harrison

CHOIR

I would like to begin by expressing my heartfelt gratitude to the members of St Saviour's Choir for their hard work, commitment, and enthusiasm during rehearsals and services throughout the year. Thank you also to Father Richard for his encouragement, and to Nicholas for his exceptional accompaniment, composition, and guidance. In early 2024, the church's lack of heating required services to move to the warmer hall. Choir donations, matched by additional funding, allowed the purchase of infra-red heaters, and 'normal service' resumed in the church on Ash Wednesday, accompanied by Langlais' *Missa de Simplicitè*. In June, Alexander Crook (Bass) organised a successful fundraising concert, raising £1,082 for 'Project Respond Zambia' to support a school and AIDS hospital. The summer saw several social events, including the Beer and Fizz Festival and the annual choir barbecue, which coincided with Nicholas and Susan's 45th Wedding Anniversary. During this time, David Bennett joined as a new Bass, having introduced himself after hearing a rehearsal. July marked the launch of the Choral Scholarship scheme, providing bursaries of up to £300 for Year 10+ singers, with five sponsors generously supporting the initiative. In October, the choir mourned the loss of Geoff Bassil and were honoured to sing at his funeral. All Saints and All Souls services were appropriately commemorated on the same day. The year concluded with the Advent Procession and Nine Lessons and Carols. Throughout the year, the choir relied on vocal deputies to cover absences but remained a strong and committed group. Recruitment remains a priority, and we encourage anyone interested to join—there is no age limit!

Carol Crook

MUSIC

On Saturday 17th February, Imogen and Jeremy marked their 50th Wedding Anniversary with a splendid Choral Evensong at St Saviour's Church, featuring a beautiful setting of the Canticles by Carolus Andreas, renowned in New Zealand. One highlight of the year was the choir's moving Palm Sunday performance of Stainer's *Crucifixion*, supported by soloists Philip Salmon (Evangelist) and Will Houghton (Christ), with Nicholas Hare on organ. I directed a vibrant chorus of 25 voices, raising £152 for the church organ fund. Holy Week and Easter featured music by composers such as Schutz, Byrd, Lotti, Victoria, Leighton, Wesley, and Mozart, culminating in works by Mendelssohn and Bruckner on Ascension Day. On 12th May, Corniel's final service as curate at St Saviour's included a choral mass, with the choir performing Mendelssohn's *Above All Praise and Majesty*, set to be reprised during a visit to his new parish, St John's Church, Watford, on Ascension Day 2025. Corpus Christi concluded May with a choral mass by Langlais and music by Franck and Bruckner. In autumn, the choir joined several choral 'away days', including a Harvest Evensong at St Mary's, Woburn Abbey, with choirs from four parishes. To honour the 100th anniversary of C.V. Stanford's death, services featured *Magnificat* and *Nunc Dimittis* in Bb alongside the motet *Beati Quorum Via*. At St Leonard's Church, Sandridge, the choir sang for the Dedication of the Lych Gate by the Bishop of St Albans. Members also participated in the RSCM Celebration Day at St Albans Cathedral and a workshop of Tallis' *Spem in Alium*, conducted by Rufus Frowde. These events reinforced the choir's camaraderie and musicianship, showcasing their versatility across diverse settings.

Carol Crook

Organs

The situation with the parish organ is very much how things were year ago. No further work has been done towards any restoration, mainly because there have been anticipated major expenses such as the heating project, and, of course, the building plans for the back of the church. Thankfully there has not been any definite deterioration of the instrument during the course of the year. I think we must consider spending some serious money to at least restore the third (Great) manual to working order. This would give far better support and encouragement to the congregational singing.

The IOF Organ will be removed from St Saviour's once the preparatory work and relevant permissions have been granted to St Paul's Knightsbridge where it will find a new home.

Nicholas Hare

PARISH PANTRY

The Parish Pantry was set up to try to address some of the local needs resulting from the national Cost of Living Crisis following the covid pandemic. This is an additional resource to local foodbanks, catering for more immediate, occasional, and regular needs. There is no requirement for a social services referral. The Pantry is housed in a small cupboard at the back of church, with shelves for tinned and dry food, toiletries, and cleaning products. Donations are provided by individuals and groups connected with St Saviour's, as well as the local Morrison's supermarket. The Pantry is accessed throughout the week by anyone who is in need. Some regular users come from families at the local primary school, others come into church anonymously and take what they need. Staples like pasta, rice, tinned fish, meat and vegetables, pasta sauces, toilet roll,

nappies, tea, and coffee are particularly useful. Thank you to everyone who provided donations for the Pantry. These are very much appreciated.

Linda Watson

PARISH RETREAT

Continuing the practice of recent years to alternative between Pleshey and Walsingham each year, it was the turn of the Norfolk countryside to inspire and refresh us at the end of April. As well as our own programme of bible study and prayer, our band of 10 were able to join in with the round of worship at the Shrine of Our Lady of Walsingham, and we were particularly pleased to be able to see the candle on the outside of the Holy House in memory of Trevor D. Oakes our former churchwarden - always an enthusiastic and prayerful pilgrim to Walsingham. The 2025 retreat returns to Pleshey at the end of August, a change in timing but with the advantage of experiencing the beautiful garden at the height of summer and also Emily Loyd our new Assistant Curate being able to join us for the weekend.

PASTORAL TEAM

Nonita and Bruce have continued their work of sending bereavement and baptism cards, respectively. Their considerable efforts are very much appreciated, providing a continued point of contact with families beyond the regular congregation.

Libby Agrotis

REFUGEE LANGUAGE CLASSES

English classes for Ukrainians were set up in partnership with StAR (St Albans for Refugees) in 2022. The students enjoy coming and are very enthusiastic about improving their English. The classes are run by Hilary Elder, an experienced ESOL teacher, and are open to all levels. Newcomers are always welcome. Classes are on Tuesdays from 10.30am to 12noon in the Vestry.

Hilary Elder

SACRISTY

This year, all our servers have joined the national Company of Servers, allowing us to proudly wear our medals whenever we serve. We've connected with other servers from our Diocese, as well as those in Southwark and London. In October, we attended a talk by the Precentor of Southwark Cathedral about church music, which was a wonderful opportunity to meet like-minded servers. A special thank you goes to John for his unseen but invaluable contributions. Our dedicated group of servers faithfully supports the liturgy every Sunday and at festivals. If you'd like to join us, please speak to one of us—we'd be happy to explain the various roles. St Saviour's cherished traditions of incense and bells wouldn't be possible without our servers.

We're keen to see younger members of the congregation join us for the All-Age Service on the third Sunday of each month, helping to serve at the Altar. Finally, we are pleased to have added a ciborium, dedicated to the memory of Trevor Oakes, to our silver and brass collection.

Diane Nicholas

SAFEGUARDING

The new Learning and Practice Guidance 2021 came into force in January 2022. There is a national requirement for all dioceses to ensure healthy safeguarding practice, responding well to victims and survivors of abuse in the church context.

The Bishop of St. Albans set minimum requirements for safeguarding training using the new Learning and Development Framework.

Summary of progress in 2024.

- The annual Safeguarding Policies and Action Plan were approved by the PCC in March.
- All PCC trustees are required to complete the new course on Raising Awareness of Domestic Abuse as well as those working with children and vulnerable adults.
- We have updated the Safeguarding records, and all PCC members have completed the required safeguarding training in the last year.

As PSO, I am satisfied that the PCC has complied with its duty to have due regard to the House of Bishops' guidance in relation to safeguarding. Safeguarding alerts made to the PSO have been reported to the Diocesan Safeguarding Lead.

Thank you to all our volunteers who offer their time and skills in support of our parish community and help us in our Diocesan and parish commitment to safeguard all God's people.

Elaine Wilson – Parish Safeguarding Officer (PSO)

SENIOR CITIZENS' TEA CLUB

The tea club runs on the third Friday of each month between 2pm and 4pm for senior citizens. It is a free event with the raffle raising money to help fund the entertainment. Numbers have been steady over the last year (30-35) with a steady trickle of new faces each month. People speak of it being a friendly group with interesting speakers/entertainment and delicious cake! The group is advertised on social media and other mediums to encourage new people. The team of "helpers" are amazing, and we have had a couple of new people join which really helps. We always appreciate cake or raffle donations.

Tina Alder

SERVICES

Sundays

This year when the clocks 'sprang forward' the **8am Communion Service** moved to the High Altar, restoring the principal altar at St Saviour's to regular use. The congregation remains small but is appreciated as a quiet start to the day, especially by those who are likely to be busy with arranging other services and events later on! Numbers range anywhere from 3 to 12 with the occasional visitor.

The **10am Parish Mass** continues to be a 'main' liturgical focus and is admirably led by the parish choir who maintain the choral aspect of our worship together, and attendance varies from 50-60 on average, with peaks which can't always be rationalised or understood. Thanks to the music department but also to our team of servers, stewards, readers, intercessors and coffee makers who assist the clergy and congregation in maintaining the good standard of liturgy, worship and welcome which St Saviour's is known for. Of course worship is **for** God, but it is also our main 'shop window' to the local community as well as being the place we bring our concerns and needs to our Heavenly Father through Jesus Christ.

Third Sunday All-Age Mass

As with other children's work, the variability of attendance which characterises 21st church-going makes the 'all-age' nature of the third Sunday mass a bit hit and miss. None the less it provides us with a regular 'alternative' slot to use other aspects of *Common Worship* provision, prayers from other traditions and other musical settings to various parts of the service. That and the relative informality of the third Sunday is appreciated by many of the regular congregation, and we are always pleased to welcome the Guides, Brownies and Rainbows on the occasions where they are able to take part – largely determined by the availability of their leaders and school holidays.

broken/ - Informal Evening Communion

Usually attracting a congregation of between 11 and 16 and often welcoming completely new faces to St Saviour's having seen information on social media, this quiet evening service lasts around half an hour and often draws on liturgies from the celtic tradition, the Iona Community in particular. It is deliberately as different from the 10am Parish Mass as it can be, with no singing and plenty of reflecting music and silence.

Midweek Services

Inevitable the midweek congregations remain small but contribute to the daily round of prayer and worship with and on behalf of the whole people of God. **Evening Prayer** has been re-established at 5.30pm Monday – Friday, thanks to Diane and Moira who join with Fr Tony & Fr Richard in various configurations depending on the demands of the diary! The **Tuesday 10am Mass** routinely includes a period of silence after the Gospel reading for personal reflection and prayer, and the **Thursday 8pm Mass** is followed by half an hour of silent prayer before the Blessed Sacrament before ending with Benediction at 9pm. The 'intention' of the mass each week is for the mission of the church, and offers us the opportunity to pray specifically for the work we do together to share the good news of the gospel and live God's love in our local community. When it was established seven years ago the service would usually have a congregation of around eight but we have diminished to three as other regulars have either died or moved away. Whilst the 'value' of any act of worship isn't defined by numbers, it would be good if more of our congregation were able to be there to pray together, even if only on an occasional basis.

Walsingham Mass

The 'Walsingham Cell of Our Lady & Amphibalus' established at St Saviours continues to meet for a Mass of Our Lady held at 10am on the second Saturday of each month in the Lady Chapel, where we are pleased to regularly welcome members from the Walsingham Cell at the Cathedral. The Parish undertook their annual Day Pilgrimage to the Holy House at the Shrine of Our Lady of Walsingham on Saturday 17th August, drawn by the strong bond for spiritual healing and renewal.

Fr Andrew Ferrar

STREET FOOD HEROES

Street Food Heroes is a consortium of street food traders who work from locations around Beds & Herts and this is now the second year they have rented the church's front car park, usually on the second Friday of each month between March and September. Each month is a different collection of traders – usually five or six, plus a mobile bar and DJ, each with their own power source, water,

insurance and environmental health rating! The benefits to St Saviour's other than the £200 pitch fee is the huge crowd which assembles between the trading times of 4pm and 9pm, of all ages and by and large those living withing walking distance of the church. Even when the weather isn't great there is a steady flow of people, but the sunshine helps! As well as providing an opportunity (and 'permission' for people to see inside the church when they might not otherwise venture in, it is a fertile ground for enquiries about baptisms and weddings and other special events, and one which members of the local community are especially thankful for.

WEBSITE

The PCC made the decision to revise the parish website using the website development company WIX. The redesign took place slowly throughout the year, and after some complications around the retrieval of the old domain name the site was launched at *stsavioursstalbans.com* ready for 2025. Thanks are due to Jeremy & Imogen for pioneering the original parish website many years ago, and for all that went into it's maintenance and successful operation.

WOMEN'S GROUP

Coffee anyone? The Group has enjoyed many mornings at a local garden centre enjoying a morning cuppa. Friendships and support for each other is the name of the game here. Meetings are approximately monthly, and a friendly welcome is extended to any from our church family to come along on any occasion.

Jan Brown

WOMEN ON WEDNESDAYS (WOW)

Women on Wednesdays (WoW) continues to meet on the first Wednesday of the month as a complimentary group to the St Saviour's Women's group which usually meets during the day. WoW begins with half an hour of quiet reflection in the Lady Chapel from 7.30pm for those who want to join in, with a range of activities from around 8.00pm. WoW provides a good opportunity for an evening out as part of a group without partners or children and to get to know each other better. In 2024 the programme included a couple of Quiz nights at The King Will, meals at Dav Vero, Music at The Mermaid, games and craft nights in church, BBQ, St Michael's Folk Festival, wreath-making for Advent and a new year meal at The King Will with the daytime group. There are over thirty members on the WoW WhatsApp group, which we use to stay in touch and update with details of monthly meetings. Around ten people attend each month, some have their main contact with St Saviours via Families at Four. We regularly ask new people to the church congregation if they'd like to be involved.

Linda Watson and Laura Summers

ANNUAL ACCOUNTS 2024

Receipts and Payments for the year ended 31 December 2024 St Saviour's Church, St Albans.

Income and expenditure account for the year ended 31 December 2024

General Fund

Receipts	-- 2024 --		-- 2023 --	
	£	£	£	£
Voluntary Income				
Planned Giving	43,899.90		46,371.41	
Collections	1,037.01		1,812.95	
Income tax recovered	12,584.39	57,521.30	11,376.73	59,561.09
Other voluntary Income				
Donations	12,867.98		8,685.48	
Legacy	6,000.00		0.00	
Fundraising Events	2,000.00	20,867.98	0.00	8,685.48
Other income				
Church Hall Rent	26,122.50		27,408.75	
Church – Hire	7,574.50		11,042.15	
Bank Interest	4,078.42		3,840.60	
Performing Rights Fees	0.00		0.00	
Church Fees	(392.00)		6,986.00	
Other Income	6,050.93	43,434.35	527.00	49,804.50
Total Income		121,823.63		118,051.07

Expenditure	-- 2024 --		-- 2023 --	
	£	£	£	£
Relating to the work of the Church				
Parish Share	71,404.00		66,831.00	
Sanctuary	333.49		740.85	
Children's Church & Youth Group	119.04		561.81	
Music	4,270.00		5,937.00	
Church Running	22,770.77		19,579.37	
Clergy Expenses	1,633.10		6,555.52	
Ministry, Worship and Events	0.00		0.00	
Garden	2,231.69		1,503.75	
Building Maintenance	6,453.81	109,215.85	2,226.10	103,935.40
Administration				
Printing and Marketing	2,784.59		4,477.38	
Secretarial	5,187.90		5,607.80	
Bank Charges	303.47		355.55	
Stationery	965.35	9,241.31	1,608.06	12,048.79
Other Expenses				
Church Hall	4,511.68		1,046.39	
Miscellaneous Expenses	0.00	4,511.68	979.11	2,025.50
Total Expenditure		122,968.84		118,009.69
Surplus/(deficit)		(1,145.21)		41.38

Note

The revaluation of the shares has been attributed to Other Income.

Income and Expenditure Summary

General fund	-- 2024 --	-- 2023 --
	£	£
Balance brought forward	22,277.97	22,236.59
Income		
Surplus (deficit) on ordinary activity	(1,145.21)	41.38
Balance carried forward	21,132.76	22,277.97

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.23	78.59	1,066.96
Sales in 2024	0.00	0.00
Balance carried fwd 31.12.24	78.59	1,066.96

The value of the 78.59 shares at 31.12.24 using a bid price of 6,276.22p was £4,932.48. This represents an unrealised gain over the original purchase price of £3,865.52.

War Memorial

Income and Expenditure

<i>Restricted Fund</i>	-- 2024 --	-- 2023 --
	£	£
Balance brought forward	2,246.31	2,246.31
Income		
Donations and grants	0.00	0.00
Expenditure		
Surrounding maintenance	(2,246.31)	0.00
Balance carried forward	0.00	2,246.31

Flower Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2024 -- £	-- 2023 -- £
Balance brought forward	117.80	259.30
Income		
Donations and fees	0.00	0.00
Expenditure		
Transfer to general fund	(117.80)	(141.50)
Balance carried forward	0.00	117.80

Cost of flowers is met from general fund or by donation going forward.

Maurice Roberts Memorial Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2024 -- £	-- 2023 -- £
Balance brought forward	97.22	97.22
Income		
Additional Donation	0.00	0.00
Expenditure		
Cleaning	(97.22)	0.00
Balance carried forward	0.00	97.22

General Maintenance Fund

Income and expenditure

<i>Restricted Fund</i>	--2024--	--2023--
	£	£
Balance brought forward	9,548.67	12,548.67
From Fundraising Events	2,000.00	0.00
Quinquennial expenses	(4,395.43)	(3,000.00)
Balance carried forward	7,153.24	9,548.67

The Phase 2 development fund is restricted to the upgrading of church and hall facilities for the disabled – ramps, lavatories, wider doors, etc. and to revamping the hall to make these changes possible.

Millennium Window

Income and Expenditure

<i>Restricted Fund</i>	-- 2024 --	-- 2023 --
	£	£
Cash Balance brought forward	81.09	81.09
Cleaning	(81.09)	0.00
Cash balance carried forward (further costs to be met from general fund)	0.00	81.09

Friends of St Saviour's

Income and Expenditure

<i>Restricted Fund</i>	-- 2024 --	-- 2023 --
	£	£
Balance brought forward	10,506.25	10,056.75
Income	224.00	449.50
Expenses	0.00	0.00
Balance carried forward	10,730.25	10,506.25

Defibrillator

Income and Expenditure

Restricted Fund

	-- 2024 -- £	-- 2023-- £
Balance brought forward	487.70	487.70
Income		
Donations	0.00	0.00
Expenditure		
Maintenance	(324.00)	0.00
Balance carried forward	163.70	487.70

Fundraising Events

Income and Expenditure

Designated Fund

	-- 2024 -- £	-- 2023-- £
Balance brought forward	6,605.38	15,081.21
Income		
From All Events	26,600.14	29,232.24
Expenditure		
To general fund	(2,000.00)	(7,356.66)
Youth Worker Fund	0.00	(8,000.00)
To Maintenance Fund	(2,000.00)	0.00
Charitable Donations	0.00	(6,000.00)
Fundraising Costs	(9,632.99)	(16,351.41)
Balance carried forward	19,572.53	6,605.38

Organ Repair Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2024 -- £	-- 2023-- £
Balance brought forward	3,356.00	3,356.00
Income		
Donations	155.00	0.00
Expenditure		
Repair Costs	0.00	0.00
Balance carried forward	3,511.00	3,356.00

Vicar's Discretionary Fund Income and Expenditure

<i>Designated Fund</i>	-- 2024 -- £	-- 2023-- £
Balance brought forward	1,000.00	0.00
Income		
Donations	1,000.00	1,000.00
Expenditure		
None	0.00	0.00
Balance carried forward	2,000.00	1,000.00

Youth Worker Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2024 -- £	-- 2023-- £
Balance brought forward	13,000.00	0.00
Income		
Parish Large Grant	0.00	5,000.00
Transfer from Fundraising	0.00	8,000.00
Balance carried forward	13,000.00	13,000.00

Funds Placement

Financial Assets

	-- 2024 --		-- 2023 --	
CBF Equity Investment Fund (current valuation)	4,932.48		4,692.91	
<i>Total at-risk equity investments</i>		4,932.48		4,692.91
CBF deposit fund	13,739.07		13,071.27	
Barclays Community (current) Account	55,591.93		51,560.21	
<i>Total cash or low-risk holdings</i>		69,331.00		64,631.48

Calls on Assets

Fund		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
		2024	2023	2024	2023	2024	2023	2024	2023
General		2,461.21	4,611.01	13,739.07	12,974.05	4,932.48	4,692.91	21,132.76	22,277.97
War Memorial	R	0.00	2,246.31	0.00	0.00	0.00	0.00	0.00	2,246.31
General Maint	R	7153.24	9,548.67	0.00	0.00	0.00	0.00	7,153.24	9,548.67
Friends	R	10,730.25	10,506.25	0.00	0.00	0.00	0.00	10,730.25	10,506.25
Maurice Roberts	R	0.00	0.00	0.00	97.22	0.00	0.00	0.00	97.22
Fundraising Events	D	19,572.53	6,605.38	0.00	0.00	0.00	0.00	19,572.53	6,605.38
Defibrillator	R	163.70	487.70	0.00	0.00	0.00	0.00	163.70	487.70
Vicar's Discretionary	D	2,000.00	1,000.00	0.00	0.00	0.00	0.00	2,000.00	1,000.00
Youth Worker	D	13,000.00	13,000.00	0.00	0.00	0.00	0.00	13,000.00	13,000.00
Organ Repair	R	3,511.00	3,356.00	0.00	0.00	0.00	0.00	3,511.00	3,356.00
Flowers	R	0.00	117.80	0.00	0.00	0.00	0.00	0.00	117.80
Millennium Window	R	0.00	81.09	0.00	0.00	0.00	0.00	0.00	81.09
		58,591.93	51,560.21	13,739.07	13,071.27	4,932.48	4,692.91	77,263.48	69,324.39

'Off books' Investments

22 Sandridge Road Fund (132001799S)

CBF Investment Fund (endowment - income unrestricted)	Shares	Book value £
Balance Brought Forward	5,408.67	40,664.00
Balance Carried Forward	5,408.67	40,664.00

The value of 5,408.67 shares as at 31.12.2024 at a bid price of 2,312.27p was £125,063.05.

Ives Bequest (132001010S)

CBF Investment Fund (Endowment, income restricted to Stipend of Assistant Curate or Diocesan purposes only)	Shares	Book Value £
Balance brought forward	2,966.00	1,720.63
Balance carried forward	2,966.00	1,720.63

The value of 2,966.00 shares as at 31.12.2024 at a bid price of 2,312.27p was £68,581.93. The diocese appropriates the income from this investment as we have no stipendiary assistant curate.

These Accounts were approved by the Parochial Church Council on
and signed on its behalf by

David Summers, Churchwarden

Elaine Wilson, Churchwarden

Notes to the accounts

1. Social Committee

This committee maintains an account at the St Albans branch of the Royal Bank of Scotland for the purpose of receiving income and meeting expenditure in connection with social events. Profits are paid over to the PCC and are included in these accounts.

2. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting regulations 2006, using the Receipts and Payments basis. Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

3. Funds

The General Fund represents funds of the PCC which are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. The accounts include monetary transactions, assets, and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church Groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

4. Balance Sheet

The following assets and liabilities are recognised but not valued in the statement of Assets and liabilities: -

- Moveable church furnishings requiring a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Office Equipment
- Computer equipment
- Four pianos
- Lawnmower
- Cooker
- Dishwasher
- Hall furnishings

Closing bank balances are shown in the receipts and payments accounts.

5. Investments

Investments are valued at market value as at 31.12.24. The investments consist of shares held in several common investment funds and are all held in the United Kingdom. The 22 Sandridge Rd Fund, and the Ives Bequest have not been included in the Accounts as the PCC has no control over these. The trustees for these funds are the St. Albans Diocesan Board of Finance.

Accounts



ST SAVIOUR'S CHURCH
SANDPIT LANE | ST ALBANS | AL1 4DF

ssaviours.org

ANNUAL REPORT 2023

Annual Report and Financial Statements of the
Parochial Church Council
for the year ended 31 December 2023

Incumbent
Fr Richard Watson

Ministry & Parochial Church Council

Ministerial Team

The Ministerial Team consists of Fr Richard (Vicar), Fr Corniel Quak (Curate), Fr Tony Halton (Assistant Priest), Fr Andrew Ferrar (Associate Priest – PTO), Elaine Wilson & Trevor Oakes (till December 2023) (Churchwardens), and Dr Imogen de la Bere (authorised to preach).

Parochial Church Council

Members of the Parochial Church Council (PCC) are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

From May 2023 the following people served as members of the PCC.

Incumbent	Fr Richard Watson (ex-officio)	
Assistant Curate	Fr Corniel Quak (ex-officio)	
Assistant Priest	Fr Tony Halton (ex-officio)	
Churchwardens	Trevor Oakes (ex-officio) till December 2023 Elaine Wilson (ex-officio)	
Elected Members		
	Matthew Barbrook (Treasurer)	(till May 24)
	Dorothy Hones	(till May 24)
	Diane Nicholas (Secretary)	(till May 24)
	Libby Agrotis	(till May 24)
	Gary Edwards	(till May 25)
	<i>vacant</i>	(till May 25)
	Susan Hare	(till May 25)
	David Summers	(till May 25)
	Bruce King	(till May 26)
	Ellie Matthews (Lay vice-Chair)	(till May 26)
	Trevor Barton	(till May 26)
	Hasmeeeta Mahandru	(till May 26)
Representatives on Deanery Synod	Geoff Harrison (ex-officio)	(till May 26)
	<i>vacant</i> (ex-officio)	(till May 26)
	<i>vacant</i> (ex-officio)	(till May 26)
Diocesan Synod	Jeremy Harding (ex-officio)	(till June 2024)
Associate Priest	Fr Andrew Ferrar (co-opted till May 2023)	

The full PCC met six times during the year. Fr Richard, Ellie Matthews and Fr Corniel (during sabbatical) chaired the meetings. Diane Nicholas is the PCC Secretary

Policies

During the year the PCC approved the following policies: Safeguarding including vulnerable adults, vulnerable children, Domestic abuse and Social Media. Current versions can be viewed on the website in the Information section. The Health & Safety policy was renewed in November 2023

Electoral Roll

The 2023 electoral roll stands at 143

Statutory Reports

CHURCHWARDENS

I would like to start the Churchwarden report this year by giving thanks to Trevor Oakes and everything that he did for St Saviours over many years. We will really miss him! I would also like to thank Fr Corniel for all his support during Fr Richard's sabbatical especially whilst Trevor was ill.

St Saviours continues to go from strength to strength and I am very proud to be a part of this community. It is a joy to represent you as one of your Churchwardens.

INVENTORY

In August we received a Visitation by the Assistant Rural Dean to inspect the building and its contents. All was found to be in good order. No items were added or removed from the inventory during the year.

TERRIER

Minor maintenance works have been completed throughout the year and further details are included in the Buildings Team Report.

FACULTIES

There are currently two faculties in process, these are:-

- Removal of Choir and Clergy Stalls - we are currently awaiting a report from the Victorian Society.
- Disabled Access Ramp to Church Main Entrance - these works are temporarily suspended due to very high quotations. Our intention is to complete these works in conjunction with other future building works in order to mitigate a significant proportion of the costs.

We have also given notice to the International Organ Festival (IOF) for the Peter Collins organ to be removed and this is likely to happen after Easter 2024.

FURTHER OBSERVATIONS AND THANKS

Fr Richard, Fr Corniel, Trevor and myself attended *Leading Your Church Into Growth* Conference in June and this gave us some very good ideas for how we can grow our ministry here at St Saviours. Following this, *broken/* our Informal monthly Sunday

evening communion service was established and is really lovely to welcome new people to St Saviours.

I would also like to thank our Clergy Team under the leadership of Fr Richard, for all their works and ministrations throughout the year. Thanks also goes to everyone who supports our work at St Saviours in any way, they are far too numerous to mention here but are very much appreciated! We are also very proud that our Church is increasing its involvement in the local and wider community as well.

BUILDINGS TEAM

During the year, we have replaced all outside lighting for health and safety reasons. This has made a huge difference in the environment for both hall and church users as well as commuters and other members of the community using our passage way. As explained in last year's report, the church has continued to be very cold despite the winters being less cold than historically. The gas heaters have reached the end of their lives, and we are reviewing the situation as soon as possible having due consideration for the Church of England's net zero policy. Further details will be provided as soon as further information is available.

The winter has brought certain problems, most notably the church car park potholes and hall floor having deteriorated. Work has been carried out on both by members of the congregation and we thank them all for their time and efforts to assist us. We also have a number of broken windows that need replacement, and we are in discussions with the Architect to obtain a quote to repair these. This work is still ongoing. Thank you everyone who has contributed to the Buildings Team over 2023.

DEANERY SYNOD: 2023-24

The St Albans Deanery is one of the 20 deaneries making up the Diocese of St Albans (Herts, Beds, Luton and Barnet). Our deanery consists of 16 CofE parishes in and around St Albans and is led by the Rural Dean, Fr Richard Watson (St Saviour's). The Assistant Rural Dean is the Revd Kylie Hodgins (St Luke's, Bricket Wood) and the Lay Chair is Meriel Dixon (Christ Church, St Albans). There are usually three synod meetings each year. The role of any deanery is to provide a platform for information to parishes and to enable liaison with other parishes, supporting mission and ministry. Each parish has its own PCC responsible for its own business with three Representatives elected every three years to serve in the Deanery and to elect, in turn, members of the Diocesan Synod and General Synod. So, the Deanery Synod sits between a church's own PCC and the Diocesan Synod. In February 2023 the Synod met at St Stephen's Church and the Revd Becky Leach gave an introduction to life there, pinpointing some key events. Then, Catherine Ross, National Church of England Environment Officer, gave a presentation on Carbon Reduction with tips on how to reduce the Carbon footprint of church buildings. A Q&A session followed. There was then a presentation from the Beds & Herts Historic Churches Trust. Grants are available to all churches and it was interesting to learn that grants can also be awarded to 'non-historic' churches too. In June, the Synod met at St Paul's. Peter Crumpler gave an introduction to his home church, followed by a presentation from the Diocesan Racial Justice Action Group. The DRJA group was newly created in 2020 and is led by Bishop Richard. Dr Jacob Kurien, who chairs the group is a retired GP

and orthopaedic surgeon who lives in the diocese, and was born in what is now Tanzania. Jacob outlined the work of the DRJAG and reported on a newly completed Racial Justice Charter for the diocese. A Q&A session completed the evening. This was the final Synod of the triennium (a 3-year period of office). In October, at Holy Trinity Frogmore, The Assistant Rural Dean welcomed all members, new and returning, to the beginning of the new triennium and thanked those that had served for the previous three years. Revd Nigel Ward gave a short introduction to church life at Holy Trinity Frogmore. There was then a presentation from The Revd Canon Will Gibbs, (formerly of Redbourn) on The Ministry of St Albans Cathedral. Like many other churches they are working on a process to revise their MAP, from its 2019 edition. It was interesting to learn that when referring to their building they are now using the term Cathedral rather than Abbey, as it has more locally been known. A report was received from a General Synod including an update on the Living in Love and Faith discussions and the prayers of blessings for same sex marriage. Group discussions followed. Most recently, in February '24, the Deanery Synod met here at Christ Church. Jeremy gave an introduction to life here. The new Head of Townsend School was scheduled to speak but he was unwell so it was a shorter meeting than usual. 2 new governors for Townsend School were elected by the Deanery. February 2024 Deanery Comings and Goings 2023-24 May 2023 The Revd Jonny Lloyd was installed as Vicar at St Michael's with St Mary's. He was previously the Precentor at the Abbey. Also in May, the Revd Canon Charles Hudson (previously of Broxbourne with Wormley) took up his post as the new Archdeacon of St Albans. June 23 the Revd Vanessa Jefferson took up the role of Minor Canon Precentor at the Cathedral, responsible for liturgy and worship. January 2024 Revd Martin Watson joined St Pauls as their new Curate. Feb 24, Revd Caroline Keightley Colney Heath, returned from Maternity Leave to St Mark's, Colney Heath, with her new son. Current and on-going: after three rounds of advertising and interviews the Vacancy at London Colney, now designated a part time post, remained unfilled. A fourth set of interviews has just been completed, but no news yet.

General Reports

ADMISSION TO COMMUNION & CONFIRMATION

During the autumn of 2023 Fr Corniel met regularly with three adult confirmation candidates. All three candidates decided that they'd like to be confirmed on Sunday 3rd December, when we had asked Bishop Jane of Hertford to be with us. During the joyful service we also admitted two children to communion, as well as baptising another.

BIBLE STUDY

The Monday evening Bible Study at the Vicarage continues to provide an 'oasis' for reflection together on a passage of scripture – usually the gospel reading for the coming Sunday. Each fortnight a group of 7-10 individuals gathers, and it has been a good opportunity to introduce new people to the group and wider congregation. The regular pattern for each evening is the ancient monastic discipline of lection divina (sacred reading) which involves reading the text a number of times aloud and quiet, paying attention to words or phrases that strike us or spark our thinking. The conversation that ensues is always fruitful and an opportunity to learn from each other. The final reading of the passage encourages each individual to consider how the text can be applied to their own spiritual life and discipleship.

BOOKINGS

Church

During 2023 there have been 15 Concert Bookings in St Saviour's. Of these, five were large orchestra (St Albans Symphony Orchestra) including a Children's Concert performed twice on an afternoon. There were two Chamber Orchestra concerts by Amadeus Chamber Orchestra, and a charity Chamber Music Concert for the Tony Wigram Foundation. Four concerts were by Chamber Choirs (St Albans Chamber Choir and Voix de Vivre) and one by a larger choir (St Albans Choral Society). There was also a liturgical performance of the Schutz Passion before Easter. The other concert was a Folk Concert, and a Folk Festival took place during one weekend.

The Big C Choir rehearsed in church on Tuesdays evenings unless it was needed by an upcoming event, but decided to find somewhere warmer for the season starting in September. Regular teaching has taken place – piano lessons in the choir vestry and singing lessons in the church. The church was also used for a 'Pupil's Concert' by a local teacher.

Hall

The church hall is very well used with church events, concerts, regular and one-off bookings. The hall is in need of some attention to make sure it is a space people continue to hire. The current cleaners are efficient, but it is difficult to clean.

The door code system is working well. The figure for the hall income does not include the concert bookings.

BOOK GROUP

In this its eighteenth year, the Book Club came of age! From the complexities of Henry James to the delights of The Revd Richard Coles, the various texts provoked, as always, much stimulating debate. Thanks are due to the staff and resources of Hertfordshire County Library for the excellent service it continues to provide.

CHILDREN & YOUTH

Families at Four

During 2023 *Families at Four* met on the *first* Sunday of the month rather than the second Sunday as it did in previous years. Attendance increased in 2023, with new families starting to bring friends along. Laura Summers took on planning of the sessions, and she is faithfully supported every month by Gloria Winter and Jan Shephard who prepare a range of crafts and activities. We were pleased to welcome Linda Hayden to the team, taking on responsibility for the food provision. During the year we looked at various Christian themes, like Candlemas, Lent and Advent, but we also had sessions with an outreach focus, for example we made gifts for the residents of Clare Lodge, and we organised a litter pick at The Wick. In September, at the start of the new term we had a blessing of school bags. We also marked the King's Coronation and Remembrance Sunday.

The Playground

This area of the church is used not only on Sundays, but increasingly during the week by people with small children who call in. During Tots Time, a number of the parents use the area to read some of the books provided or to explore the activity put together by Gloria, or the wooden communion sets purchased with a grant from the diocese.

Sundays at 10

The number of children attending *Sundays at Ten* continues to be low and unpredictable and there have been some weeks with no attendees. Our teaching resources include Diddy Disciples <https://www.diddydisciples.org/> and the Scripture Union resource books Splash <https://content.scriptureunion.org.uk/light-resources> Gloria has also joined the Youth & Children Network set up by the Children, Families and Community Minister at St. Paul's Church, a group made up of mainly youth workers and clergy. We held a well-attended Good Friday workshop on April 7th. On Remembrance Sunday, the children made their own wreaths which were laid at the font this year. During Advent, the children read at the lighting of the Advent candles and were also responsible for constructing the 200 Christingles given out at the service on Christmas Eve. Thanks, as ever, to our loyal group of leaders and helpers.

Tots Time

Tots Time meets on a Friday morning during term time, from 9:30 to 10:30. The sessions are led by Anthea Smith, and supported by Fr Corniel, Moira Seton, and John & Sue Myerscough. Our average number is 12-15 babies/toddlers, accompanied by parents, carers and grandparents. Tots Time happens on the platform at the front of church, which is cleared and filled with toys. Fr Corniel serves coffee and tea, and we have snacks for children. After about 50mins of play and chat, we end with a story and some songs. People who attend often invite their friends, and we welcome new

toddlers most weeks. We have acquired some new toys through keeping an eye on the Freecycle website. A significant number of baptism enquiries have come as a result of initial contact with *Tots Time*, and further connections made with *Families at Four* and our monthly alternative communion service, *broken/*.

Children & Families Worker

The diocesan Mission & Ministry Department have made a grant of £5,000 towards the salary for a part-time Children & Families Worker, which has been match-funded from the Beer & Fizz profits. Thanks to Fr Corniel, a job description and recruitment package was put together and we hope to recruit in the summer of 2024, with the successful applicant beginning in the autumn of 2024.

CTM (CHURCHES TOGETHER IN MARSHALSWICK)

On one Sunday in late January the CTM churches exchanged candles at the regular Sunday morning church services and in the evening jointly supported the Christian Unity Service at St Albans URC (Homewood Road). Over the Lent period CTM arranged a series of five weekly Lenten talks with guest speakers at Marshalswick Baptist Free Church. Collections at these talks generated funding to provide Christian educational material to Junior Schools in Marshalswick and Bernards Heath. The exact form of the most suitable material is being discussed with the schools. CTM ran a market outside St Mary's at the Quadrant at the end of the CA Week raising about £2000 for Christian Aid. In July St Leonard's, Sandridge hosted a cream tea followed by a Songs of Praise in the church grounds. St Saviour's hosted the Advent Carol service at which representatives of the six CTM churches took part in the Readings. The Christmas Nativity Sheep Trail Challenge ran for its second year, requiring participants to find and correctly name the 14 knitted sheep provided by members of the various churches and hidden in the windows of shops at the Quadrant. The Marshalswick Public Library was an enthusiastic supporter and collected all completed answer sheets.

COMPASSIONATE CAFÉ

During 2023 Fr Corniel worked with Libby Agrotis in exploring the possibility of St Saviour's hosting a Compassionate Café in partnership with Rennie Grove Peace Hospice. Compassionate Cafés aim to provide a welcoming space for anyone who has experienced loss of any kind. Although this includes bereavement, it isn't limited to that, and includes other areas where people experience loss, for example loss of mobility, loss of a job, or the loss of a significant relationship. There is no formal counselling as part of the session, but rather the emphasis is on listening and providing an opportunity for people to meet others who are dealing with loss. After some research, visiting other similar cafés and meeting with representatives from Rennie Grove Peace, we approached several potential volunteers; both members of our congregation and people from the wider community. A team of 8 was formed and we attended a training course at Rennie Grove Peace Hospice in September. After this we planned for the café to run every second Tuesday of the month in the church hall between 2 and 3:30pm. Our first session took place in December. Rennie Grove Peace provided both initial funding, as well as a small

ongoing financial contribution and support with promotion of the café with leaflets and through social media.

The Café builds on previous conversations among members of the PCC and others as part of the diocesan *Reaching New People* initiative, which included plans to develop a community café in church.

ECO TEAM

Early 2022, the PCC decided to explore the possibility of St Saviour's becoming registered as an Eco Church, a scheme set up by A Rocha, an international network of environmental organizations with a Christian ethos. The PCC asked Fr Corniel to start a working group. After registering we carried out an Eco Church survey, which covers 5 areas (101 questions in total): Worship and Teaching; Buildings; Land; Community and Global Engagement; and Lifestyle.

When we carried out our first survey in 2022, although we scored Bronze and Silver in three areas, we did not meet the minimum threshold for the two remaining areas and were thus ineligible for registration as an Eco Church. This is because unless each of the five areas meet at least the lowest threshold, an award cannot be given. Furthermore, if a church is eligible for a Gold Award in one area, but other areas only attract a Silver or a Bronze Award, the overall award will be the lowest common denominator (ie. a Bronze Award).

Several "easy gains" were identified and during 2023 we worked on implementing these. Things included the use of more energy efficient products, raising awareness of environmental issues and improvements in our supply chain, as well as recycling practices. In September 2023 we carried a new survey and achieved Bronze status in all five areas and registered St Saviour's as such with A Rocha. It is important to note, however, that it is an ongoing project and that the group will continue to work towards achieving higher awards.

EVENTS

Beer & Fizz Festival

The 5th Beer & Fizz Festival drew around 1,600 people to St Saviour's despite very wet weather on the Friday and Saturday. Thankfully a gloriously dry Sunday made the Family Day hugely popular and thank are due to the new team of parents and young people who focused their efforts on improving the provision for the Sunday.

Serving a record number of cask ales (39!) plus ciders and sparkling wines and champagnes we achieved our second highest takings in 5 years (c£14,000) thanks to the generosity of donors and sponsors, who covered the costs of the stock in full, enabling every drink sold to be profit! As well as being St Saviour's highest single income stream each year, it provides us with a great point of contact with the local community – and has proved to be the 'door' through which we are approached for baptisms and weddings, as well as a starting point for other contacts and initiatives.

Harvest Festival

Our Harvest Festival is a smaller event than the Beer & Fizz Festival and is aimed at making connections in the community, rather than fundraising. The Saturday evening Jazz concert was well received, including by the band. After the Harvest service on

Sunday, we had various stalls, a bar, food, live music and a bouncy castle. The weekend attracted lots of positive comments. A big thank you to all the volunteers.

HOUSE GROUP

The house group meet from 2.30 pm on the second Thursday of each month. There are ten regular members, but of course, there is a warm welcome if anyone else would like to come! At present we look at the readings of the previous Sunday as whole, and are grateful for the use of a copy of the sermon to aid our deliberations. An important part of the meeting is the chat and support we share over a cup of tea before we look at the collect and bible passages. There is much to learn from each other whether we speak or just sit quietly and listen.

'THE JOLLY SAVIOUR' POP-UP BAR

Thanks to a small team of volunteers we have been able to run a pop-up bar for a number of events through 2023 to augment our income from hiring the church and hall, and maximising the advantage of our licence to provide and sell alcohol.

MARSHALSWICK PARTNERSHIP GROUP

The Partnership Group was set up after the appointment of the Revd Kate Pearson as Vicar of St Mary's with the intention of exploring ways in which our parishes may work together more closely and productively. The Group didn't meet often in 2023, mainly due to a long running and complex pastoral situation which made joint events problematic. It is hoped that with the resolution of this issue we will be able to make plans for 2024.

MEN'S GROUP

The Men's Group continued to be a popular monthly diversion throughout the year generally meeting on the second Wednesday in the month which gave members a chance to plan ahead. Our discussions are always lively, and the group of course makes it easier for members to get to know one another – which isn't always possible over coffee on a Sunday morning,. There are occasional speakers (utilising the rare private dining room at The Six Bells) or less formal discussions which manage to touch on various issues of theology and spirituality – often accidentally but none the less with good result. There were some exceptions to the usual pattern including the January Burn's Night Supper and the Christmas Dinner again held at The Stables restaurant at Oaklands College. Favourite haunts other than Thee Six Bells were Aspava, Veer Dhara, Ye Olde Fighting Cocks, The Crown, Chilli Raj, Thai Rack and Dav Vero at the Quadrant. We have a wide age range, and new members are always welcome as are guests at any time!

MUSIC

Choir

The year seems to have passed at a breathless pace, and so it is time to write a second Annual Music Report. In recalling the years events, I realise that in addition to the usual weekly choral contributions of Introit, Agnus Dei and Motet during the regular Sunday Morning Mass, the choir and organ have played a key part in framing the liturgical year with twenty additional midweek/evening services and events.

Worshippers in the morning congregation may be less aware of this contribution, which therefore receives a greater focus here. The music list (by no means exhaustive) has reflected Times and Seasons, Gospel readings and current events: The calendar year began with the Churches Together Candlemas evensong (in the week of prayer for Christian Unity) which included a candle exchange with representatives of Marshalswick Baptist Church. The choir sang Gibbons Short service, and the motets 'Ave Maria' (Arcadelt) and 'Locus Iste' (Bruckner). This special service was followed the next month by a choral Ash Wednesday eucharist featuring Nicholas Hare's 'Forty Day Mass,' the moving 'Five Part Litany' (Tallis) and motet 'Pecantum me quotidie' (Morales).

As part of the church's Holy Week devotions, the 'Fayrfax Consort' (Director: David Ireson) presented a liturgical rendition of the 'St Mathew Passion by' Schutz on Palm Sunday, with Rogers Covey-Crump as the Evangelist. In another initiative, Corneil introduced a meditative choral service of Tenebrae (Victoria) on Holy Wednesday. The evocative responses were sung by a brave SSATB quintet of the choir in an intimate candlelight service in the chancel. This was immediately followed by full choral services on Maundy Thursday (Byrd 4-part mass and Ego sum Panis Vivus) Good Friday: 'St John Passion' (Victoria) Crucifixus (Lotti) and Solus ad Victamum (Leighton), Easter Eve vigil, and Easter Day; Surrexit Christus Hodie (Scheidt) and Blessed be the God and Father (SS Wesley). On the following Ascension Day a full choral mass ('Missa Aeterna Christi Munera'-(Palestrina) was sung, including motets by Mendelssohn and Philips.

The Coronation of His Majesty King Charles III on Saturday 6th May marked the beginning of a long weekend of National celebration. This provided a splendid opportunity at St Saviour's for a festival of music with royal associations on Sunday 7th May: The choir effusively sang 'I was Glad'-(Parry) and 'Zadok the Priest' (Handel) with Trumpet Fanfares, the National Anthem and a stirring rendition of the 'Crown Imperial' march (Walton) by Nicholas on the parish organ.

On 14th June: St Saviours Church hosted the hugely successful Royal School of Church Music Advanced Singing Course on multi part motets directed by Derek Harrison. This was very well attended by twenty-one members of St Savours choir, which comprised a large component of the over seventy voices present from churches all over Hertfordshire and Bedfordshire. It is hoped that this will be the first of many such occasions in future. Philip and Jacqui Elson generously hosted the end of year 'Choir Barbecue' Party in their beautiful garden on 22nd July. The rain sodden afternoon did not dampen the choir's spirits as we were safely protected by an industrial sized canopy and fortified with excellent food and wine. A wonderfully relaxing afternoon was had by all before the summer break.

In October, the choir we were again invited to lead a special Choral Evensong at Woburn Abbey (St Mary's: which is in effect the chapel of the Dukes of Bedford). In the cathedral-like acoustic the choir sang music by Thomas Weelkes: 'Alleluia I heard a voice; Canticles by Walmisley, the motet 'O thou the central orb' (C Wood) and 'Close thine eyes'-M Plumpstead. Our singers were made very welcome, with a lavish afternoon tea and cakes provided. This service of choral evensong was repeated on 15th October at St Saviour's Church. The choir sang splendidly at Woburn, and

obviously made an excellent impression as we were invited back to lead the official Bedford Estate 'Festival of Nine Lessons and Carols' in December, with a massed choir of over fifty voices from four local parishes.

The Season of Remembrance included an early afternoon service on 5th November to ensure that All Souls Day did not clash with the local firework displays! Notably the choir sang: The Lord is my Shepherd (H Goodhall-vicar of Dibley), 'Thou knowest Lord the Secrets of our Hearts;(Purcell) 'Thou wilt keep him in perfect peace' (Wesley). On Remembrance Sunday the choir sang the evocative requiem mass by Duruflé.

During the autumn recruitment to the choir grew as we welcomed Kathy Goodchild to the Soprano section, and Ian Rogers as a rare additional Tenor. We also expanded the 'deputies' list of experienced local singers who have kindly supplemented the choir on special occasions: My thanks this season are particularly extended to Christine Darby, Mary Baldwin, Claire Robinson, Carol Wilding, Gareth Truran, Ruth Brazier, Stuart Bates, and Laurie Hawkins.

In Advent there was a busy start to the church's year with a special Service of Baptism and Confirmation led by the-Bishop of Hertford in the morning, followed by the musically rich Advent Procession of Carols in the afternoon. Choral music included: 'E'en so Lord Jesus' (Manz), 'Matin Responsory' (Palestrina), 'The truth from above' (R V Williams), 'A tender Shoot' (O Goldsmidt),' Drop down ye Heavens'-(Lloyd) 'Adam lay ybounden' (B Ord) 'A spotless Rose' (H Howells). An early service of 9 Lessons and Carols on 17th Dec included 'In Dulci júbilo' (Pearsall) 'There is no Rose' (Joubert)'The angel Gabriel' (Archer) 'Christmas Lullaby' (J Rutter),'What tidings bring'st thou' (N Hare). To complete the year the choir received a very welcome affirmation from St Mary's Woburn, which was a nice 'note' on which to end the musical year:

"Please thank the choir of St Saviour's for their wonderful singing at our service of Nine Lessons and Carols - it made all the difference and was a great help to the local parishes." Tim Gage, Director of Music."

I would like to take this opportunity to thank the members of St Saviours Choir, and especially Nicholas, our wonderful organist, for all their hard work, commitment, and enthusiasm from Friday to Friday and Sunday to Sunday throughout the year, without which none of the above would be possible. I would also like to thank the clergy team for their continued support and encouragement. If anyone in the congregation would like to join us (or knows someone else who might!) please come and have a chat (or speak to Nicholas or a member of the choir).

ORGANS

Parish Organ

The Organ Working Group was established as a PCC Working Group in August 2021. The purpose of the group was to explore the restoration of the Parish Organ, and identifying potential funding sources for this.

Liaising with the DAC Organ Adviser, Mr Andrew Lucas, during 2022, the group acquired reports and quotes from several organ builders. All reports agreed that major work was necessary, however, the quotes varied significantly, ranging from £190k up to £360k.

Because of the considerable cost of a restoration, the PCC asked the working group to explore the option of installing a digital organ instead.

This was explored in January during a meeting with Mr Lucas, who advised strongly against it. However, during this meeting, Mr Lucas also presented another report which he had been sent by the IOF, who in 2015 had asked an organ builder to assess the parish organ and provide a quote for its repair – presumably with a view to using it as part of the festival. The quoted costs were significantly less, however, Mr Lucas was confident that the organ builder that had been asked to quote was reputable and suggested we obtain a new quote from them to give us an up-to-date price, since the original quote was now eight years old.

The PCC agreed to this and in April a new assessment and quote were received. As expected, the new cost was higher, however, it was still significantly lower than the other quotes received. More importantly this organ builder allowed for a staged approach, which means the project can be carried out in five stages, each paid for separately as and when completed. The report was reviewed by the Organ Working Group and Mr Lucas and commended to the PCC. The restoration of the parish organ, and its funding are now part of the larger development plan for St Saviour's.

IOF Organ

In 2022 after an initial approach by the Artistic Director of the International Organ Festival, the PCC decided that the Peter Collins organ (which is also in state of disrepair) should be removed from St Saviour's in accordance with the faculty arrangement which saw its introduction in 1989. Notice (12 months) was given in February and as of December 2023, discussions were ongoing with a view to removal mid-2024. It is a complicated process, but a new prestigious home has been found in London, and the necessary funding found by the IOF for its repositioning and restoration.

Obviously the removal of the IOF organ will 'free up' a significant amount of space at the head of the nave and allow for greater flexibility and development.

PARISH PANTRY

The Parish Pantry was set up to try to address some of the local needs resulting from the national Cost of Living Crisis following the covid pandemic. This is an additional resource to local Foodbanks, catering for more immediate, occasional and regular needs. There is no requirement for a social services referral.

The Pantry is housed in a small cupboard at the back of church, with shelves for tinned and dry food, toiletries and cleaning products. Donations are provided by individuals and groups connected with St Saviour's, as well as the local Morrison's supermarket. The Pantry is accessed throughout the week by anyone who is in need. Some regular users come from families at the local primary school, others come into church anonymously and take what they need. Staples like pasta, rice, tinned fish, meat and vegetables, pasta sauces, toilet roll, nappies, tea and coffee are particularly useful. Thank you to everyone who provided donations for the Pantry. These are very much appreciated.

PASTORAL TEAM

In specific terms, Nonita and Bruce have continued their work of sending bereavement and baptism cards respectively, and, in addition, anniversary cards are sent as follow-up contacts. Their considerable efforts are very much appreciated. In more general terms, there has been little change in the way that pastoral matters have been addressed over the year. The ministerial team deliver Home Communion where requested, and either phone or in-person contact is made by us whenever we are aware of anyone in need. After a meeting with Fr Richard, Fr Corniel and Libby, some research has been undertaken as to how other churches organise pastoral support in a systematic way, but we have yet to follow up on the findings to see whether there is anything to inform how we might formalise pastoral support at St Saviour's.

Fr Corniel and Libby were very pleased to join forces with the Rennie Grove Peace Hospice to start to offer support to people locally, and in the wider community, who have suffered loss in any way. This takes the form of a monthly Compassionate Café where trained volunteers offer a listening ear in a warm and welcoming environment (the Church Hall). We have 8 kind and generous volunteers from both the church community and from other walks of life. The first of these cafés was held in December 2023, and there were 2 visitors who both said they would return. January 2024 saw 5 visitors, so the team very much hopes to build on this and to continue to help more people.

REFUGEE LANGUAGE CLASSES

St Saviour's offers free space to language classes for Ukrainian refugees, organised by StAR (St Albans for Refugees). These started in July 2022 and continued throughout 2023. They are planned by Sean Elder and run by his wife Hilary, who is an ESOL teacher (English for Speakers of Other Languages). Meetings are held in the choir vestry on a Tuesday morning. The classes are attended by around 10 refugees. StAR are very pleased with the arrangements and very grateful to St Saviour's for offering the space.

SACRISTY

The Sacristy team did not meet formally during 2023, but the background jobs that the team are responsible for were still carried out. We had hoped that the young servers would join for other services as well, but this has only happened a couple of times. They are now all regular servers at the All-age Service on the third Sunday of the month. We have a faithful group of servers who serve regularly on a Sunday morning and all the extra services we hold. We are always looking for new recruits, so please speak to one of us if you are interested. Last year we had six volunteers who helped with the cleaning of the brass and silver, this number has dropped, so if you feel you could give an hour every third month, please speak to Elaine. I would like to thank all our servers, especially John, who is my right hand man, and all who serve at the Altar every week. This couldn't happen without you.

SAFEGUARDING

The new Learning and Practice Guidance 2021 came into force in January 2022. There is a national requirement for all dioceses to ensure healthy safeguarding practice, responding well to victims and survivors of abuse in the church context.

The Bishop of St. Albans set minimum requirements for safeguarding training using the new Learning and Development Framework.

Summary of progress in 2023

- The annual Safeguarding Policies and Action Plan were approved by the PCC in March.
- The new course on Raising Awareness of Domestic Abuse was released in November 2021.
- All PCC trustees are required to complete this as well as those working with children and vulnerable adults.
- We have updated the Safeguarding records and all PCC members have completed the required safeguarding training in the last year.

The PCC has complied with its duty to have due regard to the House of Bishops' guidance in relation to safeguarding. Safeguarding alerts made to the PSO have been reported to the Diocesan Safeguarding Lead.

Thank you to all our volunteers who offer their time and skills in support of our parish community and help us in our Diocesan and parish commitment to safeguard all God's people.

SENIOR CITIZENS' TEA CLUB

I would like to thank Elizabeth Cash for all the work she has put in to making the Tea Club such a success over the past 20 years? (A long time anyway!)

The tea club runs on the third Friday of each month between 2pm and 4pm for senior citizens. Numbers over the past 6 months have been gradually increasing (30-35) with a steady trickle of new faces each month. Before Covid we had about 35/40 people, but many have not returned due to ill health/age.

People speak of it being a friendly group with interesting speakers/entertainment and delicious cake! We are starting to advertise the group on social media and other mediums to encourage new people. The "helpers" are amazing, but we really need some more people to lessen the load on them. We also need more cake makers!

SERVICES

Sundays

Our Sunday morning service pattern has remained constant through the year with an 8am Low Mass and 10am Parish Mass, the latter being supported by the parish choir. In the summer of 2023 we launched a new informal evening communion under the title **broken/**. This immediately drew in new worshippers, as well as regular members of the congregation. The service draws on prayers and music from traditional and contemporary sources and is designed to compliment our usual Sunday pattern.

Third Sunday All-Age Mass

Our Third Sunday All-Age Mass is an opportunity for all ages to worship together. As well as involving children and young people, including in serving at the altar, we have actively worked to make it **All**-Age and involve people across the congregation, particularly those who may not ordinarily take on roles during our other services. We

have used different mass settings and included more contemporary hymns and songs. The sermon slot has been filled in different ways each month, and this has included more informal and interactive Q&A type talks, as well as interviews.

Midweek Services

On Tuesday morning Mass has a time of silent reflection (based on Lectio Divina) after the lectionary readings. This has been well received as an opportunity to pause and reflect on the readings before receiving communion. Coffee is served afterwards. Thursday evening has remained focused on praying for the mission of the church. Mass is followed by a period of silent reflection before the Sacrament (Exposition), ending with a blessing by the Sacrament (Benediction).

STREET FOOD HEROES

Between March and September the front section of the church car park is used to host a monthly street food market which draws a large crowd of local people and families between 4pm and 9pm. The church receives a 'pitch fee' each month, but by far the greatest benefit is the opportunity to welcome so many parishoners and offer hospitality. The events are managed by 'Street Food Heroes' and has grown from the beer festival.

WALSINGHAM CELL

The parish Cell of Our Lady of Walsingham met regularly for a morning Mass of Our Lady on the second Saturday of the month where we were pleased to welcome members from the Cell at the Cathedral as well as members of our regular congregation. The service is followed by coffee at the Vicarage with an opportunity for discussion and reflection, and

WOMEN' GROUP

The Group continues to be a way for women to meet and socialise outside of set church services and meetings. The scope of activities has been scaled back as many don't drive and just need a simple and enjoyable way to meet up. This also means daytime and somewhere accessible. The annual meal usually held at Christmas was a joint arrangement with the WOW group this year and celebrated in January. It was very successful and much enjoyed.

WOMEN ON WEDNESDAYS (WOW)

Women on Wednesdays (WoW) continues to meet on the first Wednesday of the month as a complimentary group to the St Saviour's Women's Group which usually meets during the day. WoW begins with half an hour of quiet reflection in the Lady Chapel from 7.30pm for those who want to join in, with a range of activities from 8.00pm. WoW provides a good opportunity for an evening out as part of a group without partners or children and to get to know each other better.

In 2023 the programme included Quiz night at the King Will, Comedy night at the Crown, meal at Aspava, Games night in church, Hike to the Six Bells, BBQ, St Michael's Folk Festival, Crafts in church, Wreath making at Earthworks for Advent and a joint Christmas meal with the daytime group. There are over thirty members on the WoW WhatsApp group, which we use to stay in touch and update with details of monthly meetings. Around ten people attend each month, some have their main contact with St Saviours via Families at Four. We regularly ask new people to the church congregation if they'd like to be involved.

Annual Accounts 2023

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2023

Incumbent

Fr Richard Watson

Accountants

Baverstocks

**Dickens House,
3-7 Guithavon St,
Witham
CM8 1BJ**

Receipts and Payments

for the year ended 31 December 2023

St Saviour's Church, St Albans

Income and expenditure account for the year ended 31 December 2023

General Fund

Receipts	-- 2023 --		-- 2022 --	
	£	£	£	£
Voluntary Income				
Planned Giving	46,371.41		51,952.99	
Collections	1,812.95		2,124.14	
Income tax recovered	11,376.73	59,561.09	11,864.86	65,941.99
Other voluntary Income				
Donations	8,685.48		6,686.27	
Legacy	0.00		0.00	
Fundraising Events	0.00	8,685.48	0.00	6,686.27
Other income				
Church Hall Rent	27,408.75		25,738.12	
Church – Hire	11,042.15		7,894.25	
Bank Interest	3,840.60		3,810.42	
Performing Rights Fees	0.00		0.00	
Church Fees	6,986.00		1,476.00	
Wall Safe	0.00		19.60	
Social Committee	0.00		100.00	
Other Income	527.00	49,804.50	(415.09)	38,623.30
Total Income		118,051.07		111,251.56

Expenditure	-- 2023 --		-- 2022 --	
	£	£	£	£
Relating to the work of the Church				
Parish Share	66,831.00		57,507.59	
Sanctuary	740.85		689.03	
Children's Church & Youth Group	561.81		808.28	
Music	5,937.00		7,702.80	
Church Running	19,579.37		11,243.71	
Clergy Expenses	6,555.52		2,324.68	
Ministry, Worship and Events	0.00		0.00	
Garden	1,503.75		1,668.00	
Building Maintenance	2,226.10	103,935.40	3,668.95	85,613.04
Administration				
Printing and Marketing	4,477.38		2,756.04	
Secretarial	5,607.80		4,700.97	
Bank Charges	355.55		789.79	
Stationery	1,608.06	12,048.79	885.46	9,132.26
Other Expenses				
Church Hall	1,046.39		4,879.40	
Miscellaneous Expenses	979.11	2,025.50	410.02	5,289.42
Total Expenditure		118,009.69		100,034.72
Surplus/(deficit)		41.38		11,216.84

Note

The revaluation of the shares has been attributed to Other Income
Income and Expenditure Summary

General fund	-- 2023 --		-- 2022 --	
	£		£	
Balance brought forward	22,236.59		11,019.75	
Income				
Surplus (deficit) on ordinary activity	41.38		11,216.84	
Expenditure				
Transfer to Fundraising Events	0.00		0.00	
Balance carried forward	22,277.97		22,236.59	

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.22	78.59	1,066.96
Sales in 2023	0.00	0.00
Balance carried fwd 31.12.23	78.59	1,066.96

The value of the 78.59 shares at 31.12.23 using a bid price of 5971.38p was £4,692.91. This represents an unrealised gain over the original purchase price of £3,625.95.

War Memorial Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022 --
	£	£
Balance brought forward	2,246.31	2,246.31
Income		
Donations and grants	0.00	0.00
Expenditure		
Project Expenditure	0.00	0.00
Balance carried forward	2,246.31	2,246.31

Flower Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2023 --	-- 2022 --
	£	£
Balance brought forward	259.30	380.80
Income		
Donations and fees	0.00	250.00
Expenditure		
Expenditure on flower purchases	(141.50)	(371.50)
Balance carried forward	117.80	259.30

Maurice Roberts Memorial Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2023 --	-- 2022 --
	£	£
Balance brought forward	97.22	97.22
Income		
Additional Donation	0.00	0.00
Expenditure		
Cleaning	0.00	0.00
Balance carried forward	97.22	97.22

This fund is for the repair and upkeep of hassocks/kneelers in the church, and the funds are administered by the Friends of St Saviour's.

Fund for development Phase 2

	Income and expenditure	
<i>Restricted Fund</i>	--2023--	--2022--
	£	£
Balance brought forward	12,548.67	12,148.67
Income	0.00	400.00
Expenditure on church infrastructure	(3,000.00)	0.00
Balance carried forward	9,548.67	12,548.67

The Phase 2 development fund is restricted to the upgrading of church and hall facilities for the disabled – ramps, lavatories, wider doors, etc. and to revamping the hall to make these changes possible.

Millennium Window Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022 --
	£	£
Cash Balance brought forward	81.09	81.09
Project expenditure	0.00	0.00
Cash balance carried forward (restricted)	81.09	81.09

Friends of St Saviour's Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022 --
	£	£
Balance brought forward	10,056.75	9,572.75
Income	449.50	484.00
Expenses	0.00	0.00
Balance carried forward	10,506.25	10,056.75

Senior Citizens' Tea Club – Fund now closed Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022 --
	£	£
Balance brought forward	(35.45)	105.47
Income		
Transfer from General Fund	35.45	424.70
Expenditure		
Various events and expenses	0.00	(565.62)
Balance carried forward	0.00	(35.45)

Defibrillator Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022--
	£	£
Balance brought forward	487.70	687.70
Income		
Donations	0.00	0.00
Expenditure		
Installation expenses	0.00	(200.00)
Balance carried forward	487.70	487.70

Fundraising Events Income and Expenditure

<i>Designated Fund</i>	-- 2023 --	-- 2022--
	£	£
Balance brought forward	15,081.21	11,073.52
Income		
From All Events	29,232.24	21,338.86
Expenditure		
Quinquennial Repairs	(7,356.66)	(17,331.17)
Youth Worker Fund	(8,000.00)	0.00
Charitable Donations	(6,000.00)	0.00
Fundraising Costs	(16,351.41)	0.00
Balance carried forward	6,605.38	15,081.21

Organ Repair Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022--
	£	£
Balance brought forward	3,356.00	3,386.00
Income		
Donations	0.00	330.00
Expenditure		
Repair Costs	0.00	(360.00)
Balance carried forward	3,356.00	3,356.00

Vicar's Discretionary Fund Income and Expenditure

<i>Designated Fund</i>	-- 2023 --	-- 2022--
	£	£
Balance brought forward	0.00	0.00
Income		
Donations	1,000.00	0.00
Expenditure		
None	0.00	0.00
Balance carried forward	1,000.00	0.00

Youth Worker Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2023 --	-- 2022--
	£	£
Balance brought forward	0.00	0.00
Income		
Parish Large Grant	5,000.00	0.00
Transfer from Fundraising	8,000.00	0.00
None	0.00	0.00
Balance carried forward	13,000.00	0.00

Funds Placement

Financial Assets

	-- 2023 --		-- 2022 --	
CBF Equity Investment Fund (current valuation)	4,692.91		4,165.91	
<i>Total at-risk equity investments</i>		4,692.91		4,165.91
CBF deposit fund	13,071.27		12,572.67	
Barclays Community (current) Account	51,560.21		49,676.81	
<i>Total cash or low-risk holdings</i>		64,631.48		62,249.48

Calls on Assets

Fund		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
		2023	2022	2023	2022	2023	2022	2023	2022
General		4,611.01	5,595.23	12,974.05	12,475.45	4,692.91	4,165.91	22,277.97	22,236.59
War Memorial	R	2,246.31	2,246.31	0.00	0.00	0.00	0.00	2,246.31	2,246.31
Dev't fund p2	R	9,548.67	12,548.67	0.00	0.00	0.00	0.00	9,548.67	12,548.67
Friends	R	10,506.25	10,056.75	0.00	0.00	0.00	0.00	10,506.25	10,056.75
Maurice Roberts	R	0.00	0.00	97.22	97.22	0.00	0.00	97.22	97.22
Fundraising Events	D	6,605.38	15,081.21	0.00	0.00	0.00	0.00	6,605.38	15,081.21
Defibrillator	R	487.70	487.70	0.00	0.00	0.00	0.00	487.70	487.70
Vicar's Discretionary	D	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00
Youth Worker	D	13,000.00	0.00	0.00	0.00	0.00	0.00	13,000.00	0.00
Organ Repair	R	3,356.00	3,356.00	0.00	0.00	0.00	0.00	3,356.00	3,356.00
Tea Club	R	0.00	(35.45)	0.00	0.00	0.00	0.00	0.00	(35.45)
Flowers	R	117.80	259.30	0.00	0.00	0.00	0.00	117.80	259.30
Millennium Window	R	81.09	81.09	0.00	0.00	0.00	0.00	81.09	81.09
		51,560.21	49,676.81	13,071.27	12,572.67	4,692.91	4,165.91	69,324.39	66,415.39

Notes to the accounts

1. Social Committee

This committee maintains an account at the St Albans branch of the Royal Bank of Scotland for the purpose of receiving income and meeting expenditure in connection with social events. Profits are paid over to the PCC and are included in these accounts.

2. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting regulations 2006, using the Receipts and Payments basis. Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

3. Funds

The General Fund represents funds of the PCC which are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church Groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

4. Balance Sheet

The following assets and liabilities are recognised but not valued in the statement of Assets and liabilities: -

- Moveable church furnishings requiring a faculty for disposal
- Land and buildings held on behalf of the PCC
- Office Equipment
- Computer equipment
- Four pianos
- Lawnmower
- Cooker
- Dishwasher
- Hall furnishings

Closing bank balances are shown in the receipts and payments accounts.

5. Investments

Investments are valued at market value as at 31.12.23. The investments consist of shares held in several common investment funds and are all held in the United Kingdom. The 22 Sandridge Rd Fund, and the Ives Bequest have not been included in the Accounts as the PCC has no control over these. The trustees for these funds are the St. Albans Diocesan Board of Finance.

Accounts



ST SAVIOUR'S CHURCH
SANDPIT LANE | ST ALBANS | AL1 4DF

ssaviours.org

Annual Report

2022

Annual Report and Financial Statements of the
Parochial Church Council
for the year ended 31 December 2022

Incumbent
Fr Richard Watson

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Ministry & Parochial Church Council

Ministerial Team

The Ministerial Team consists of Fr Richard (Vicar), Fr Corniel Quak (Curate), Fr Tony Halton (Assistant Priest), Fr Andrew (Associate Priest – PTO), Elaine Wilson & Trevor Oakes (Churchwardens), and Dr Imogen de la Bere (authorised preacher).

Parochial Church Council

Members of the Parochial Church Council (PCC) are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

From May 2022 the following people served as members of the PCC.

Incumbent	Fr Richard Watson (ex-officio)	
Assistant Curate	Fr Corniel Quak (ex-officio)	
Assistant Priest	Fr Tony Halton (ex-officio)	
Churchwardens	Trevor Oakes (ex-officio) Elaine Wilson (ex-officio)	
Elected Members	Bruce King Ellie Matthews (Lay vice-Chair) Ben Winter Matthew Barbrook (Treasurer) Dorothy Hones Diane Nicholas (Secretary) Nonita Palmer Gary Edwards Geoff Harrison Mike Mura David Summers	(till May 23) (till May 23) (till May 23) (till May 24) (till May 24) (till May 24) (till March 23) (till May 25) (till May 25) (till May 25) (till May 25)
Representatives on Deanery Synod	Libby Agrotis (ex-officio) Jeremy Harding (ex-officio) Hasmeeta Mahandrew (ex-officio)	(till May 23) (till May 23) (till May 23)
Associate Priest	Fr Andrew Ferrar (co-opted)	

The full PCC met six times during the year. Fr Richard/Ellie Matthews chaired the meetings. Diane Nicholas is the PCC Secretary

Policies

During the year the PCC approved the following policies: Safeguarding including vulnerable adults, vulnerable children, Domestic abuse and Social Media. Current versions can be viewed on the website in the Information section. Health & Safety policy was renewed in January 2023

Electoral Roll

The 2022 electoral roll stands at 141.

Reports

CHURCHWARDENS

We would like to start our report by thanking all the St Saviour's community for their continued support as we come out of the Covid pandemic, and everything tried to get back to normal. In our 120th year, there was much to celebrate and will have been reported on in other reports, but it is a joy for us to represent you as your Churchwardens.

INVENTORY

In August we received a Visitation by the Archdeacon to inspect the building and its contents, all was found to be in good order.

No items were added or removed from the inventory during the year.

TERRIER

Minor maintenance works have been completed throughout the year. Our thanks to the buildings team for all their efforts to keep the buildings in good repair and in particular to Jeremy Harding, who has stepped back as convenor after so many years of outstanding service.

The Quinquennial repairs to the external brickwork were completed during the year. Our thanks to Jeremy and others for making this project happen successfully.

FACULTIES

There are currently two faculties in process, these are:-

- 1 Removal of Choir and Clergy Stalls
We are currently awaiting further comment from the Victorian Society.
- 2 Disabled Access Ramp to Church Main Entrance
These works are temporarily suspended due to very high quotations. Our intention is to complete these works in conjunction with other future building works in order to mitigate a significant proportion of the costs.

In addition we have given notice to the International Organ Festival (IOF) for the IOF organ to be removed and this is likely to happen around the beginning of 2024.

We would like to thank our Clergy Team for all their works and ministrations throughout the year. Particular thanks to our Assistant Curate, Fr Corniel for his dedication and enthusiasm in all aspects of both Church and parish life. We'd also like to formally record our congratulations on his ordination to the priesthood last summer.

Also, our thanks to Fr Richard for his continued and unfailing efforts and to grow our congregation. With his and Fr Corneil's leadership, we now have a monthly all age service with more children involved in that service itself as well as at Sundays at Ten, Families at Four and other events throughout the year. There is now much more lay involvement in our services and church life, and we are always looking for new volunteers to join the various teams. We are also very proud that our Church is increasing its involvement in the local and wider community as well.

Elaine Wilson and Trevor Oakes
Churchwardens

BIBLE STUDY

The Bible Study Group continued to meet over the past year. We aim to provide an open, friendly forum where people can explore readings from the Bible in more depth than is possible in a Sunday service. Our members come from a wide range of Church backgrounds, which is a significant strength of the Group.

One of the first challenges this year was to consider the format of the Group---online or face-to-face. A poll of the members showed a majority for continuing on Zoom, so we used this format when restarting after Easter. We decided to take a break in the autumn, and to restart in face-to-face format (thanks to Diane for hosting!).

This gave us an opportunity to try something different, and we had a series of Advent meetings using pictures as a 'way in' to the season and related Bible readings. The book 'The Art of Advent' by Jane Williams (whose husband is the former Archbishop of Canterbury) provided food for thought. This was enjoyable and seemed to work well, engaging visual responses that are very different to text-based responses, thereby broadening the discussions and associated insights.

Revd Dr David Price

BOOKINGS

Church

During 2022, concert hire has been getting gradually back to normal after the pandemic

A 'hang-over' from the Covid-situation was a concert in January by the Hardyngs Choir who had been using the church for 'distanced' rehearsing. We will have to see whether they return for a concert in the future.

There were 10 concerts by local orchestras/choirs and a couple of charity concerts. In October every two years, several of the local groups get together for a St Cecilia concert in the Abbey and so don't use St Saviour's in that 'slot'. Regular users are St Albans Symphony Orchestra, St Albans Choral Society, Amadeus Chamber Orchestra, St Albans Chamber Choir, Voix de Vivre, Hertfordshire Philharmonia and now Hemel Hempstead Symphony Orchestra. The Hertfordshire Festival of Music also presented one of their concert in St Saviour's in June. St Albans Folk Society did a festival in the church in June and Opera Nova spent three days rehearsing for their production. The International Organ Festival did one recital but these will stop when the organ is taken out. The church and choir vestry have been used for piano and singing lessons during the lockdowns. The piano teaching is continuing. The singers may well use the church at times in the future. From June, the Big C Choir has been rehearsing most Tuesdays in the church. The Church community itself has made good use of the space at weekends, bringing in the local community for Jazz, Barn Dance, Beer and Fizz Festivals etc.

Hall

The church hall is very well used with church events, concerts, regular and one-off bookings. The hall is in need of some attention to make sure it is a space people continue to hire. The current cleaners are efficient, but it is difficult to clean. The door code system is working well. The figure for the hall income does not include the concert bookings.

BOOK GROUP

The Book Club has continued to enjoy yet another year of lively monthly meetings. While the programme has focused largely on the works of contemporary novelists, Jane Austin, E. M. Forster and James Joyce have also been included. As always, our thanks are due to Hertfordshire County Library who continue to serve us well.

BUILDINGS TEAM

It has been a cold but busy year in the building. The gas heaters are continuing to fail, and maintenance is becoming more difficult due to the non-manufacture of spare parts. We have struggled through the winter without heating. Investigations are ongoing into alternative forms of heating. On a more positive note, the Quinquennial Repairs to brickwork and pointing are now completed and came in at £1,100 below the estimate. We are investigating repairing the broken windows around the Church, currently there are 61 pieces of glass for replacement. The Church Architect is in discussions with the Glass Company about both repair and protection of the windows, with the potential to reduce heat loss as well as offering protection to the stained glass. Meanwhile temporary taping of the holes has been completed in the North Aisle. The lighting in the church hall has been replaced with low energy units.

The floor of the Church Hall continues to be problematic, and we would like to thank Simon Alder for his hard work in resolving the current problems. Other minor repairs, bulb replacement and general maintenance carry on. Our sincere thanks to all who have contributed, in any way, to maintaining the building throughout the year.

The Buildings Team

CHILDREN & YOUTH

Families at Four

Families at Four continued to meet on the first Sunday of the month. In addition to our usual mix of crafts, games, songs and a little talk, we also met for different kinds of activities, including an outdoor session on Bernard's Heath and several BBQs. As a fresh expression of church, which started not long before the pandemic, this year has been about developing further the vision which was still being shaped when we had to stop due to the pandemic. As a result, we have been trying new and different things, and we plan to continue to try other things in 2023. A big thank you to all volunteers, but particularly Gloria Winter and Jan Shephard for providing new crafts and activities every month.

Prayground

The area of sofas and chairs near the Millennium Window has been developed further and Trevor Oakes made a beautiful sign to officially give the area a name: The Prayground. Families consistently comment positively on the area as a space where they can still be involved in the service, whilst at the same having a space where their child can relax, read or draw. This is not just the case on a Sunday, the area is also used a lot during Tots Time. Additionally, people have started coming in during the week to use the space to spend some time with their children.

Sundays at 10

The number of children attending Sundays at 10 continues to be low and there have been some weeks with no attendees. Our main teaching resource is Diddy Disciples <https://www.diddydisciples.org/>. In January, Gloria & Libby attended a training course run by Sharon Moughtin-Mumby, the author of Diddy Disciples. April 15th saw the return of the Good Friday Workshop after a two-year gap, and this was well attended. On Remembrance Sunday, the children made their own wreaths to lay at the War Memorial and the theme for their tree at the Christmas Tree Festival was 'Christmas crafts from around the World.' During Advent, the children read at the lighting of the Advent candles and were also responsible for constructing the two hundred Christingles given out at the service on Christmas Eve. Thanks, as ever, to our loyal group of leaders and helpers.

Tots Time

Tots Time continues to meet on a Friday morning during term time, from 9:30 to 10:30. The sessions are led by Anthea Smith, and supported on a weekly basis by myself and Moira Setton, as well as by other volunteers on certain weeks. During 2022 we continued to see an increase in numbers, which now average around 12-15 babies and toddlers, accompanied by parents, carers and grandparents. Tots Time

takes place at the front of church on the Dais, which is cleared and filled with toys. Coffee and tea is served, and there are snacks for children. For the first 50mins there is no set program, with the toddlers simply playing and parents chatting to Anthea, myself and each other. At around 10:20, Anthea gathers everyone together and reads a story. This is followed by a few songs. Several baptisms were booked by parents of children attending Tots Time, with several others planned for 2023. Additionally, Tots Time has served as a springboard for families to engage with other activities at St Saviour's (ie. beer festival, harvest festival). Talking with parents and carers, they consistently express their gratitude to us for the church being opened up and their children being welcomed. Parents who attend often invite their friends, and we welcome new toddlers most weeks. A particular "thank you" to Anthea Smith for leading the sessions, and to Moira Seton for playing the piano every week.

Fr Corniel Quak, April 2023

CTM (CHURCHES TOGETHER IN MARSHALSWICK)

CTM collected about 1200 items for the foodbank in three sessions over the course of the year outside Budgens at Marshalswick. Over the Lent period CTM arranged a series of five weekly Lenten talks with guest speakers at Marshalswick Baptist Free Church. Collections at these talks provide funding to enable Christian educational material to be given to the Junior Schools in Marshalswick and Bernards Heath. CTM ran a Christian Aid Market outside St Mary's, Marshalswick as the conclusion of CA Week. In July St Leonard's, Sandridge hosted a Songs of Praise service in the church and church grounds. St Saviour's hosted the Advent Carol service at which the CTM Travelling Crib started its journey around the participating CTM parishes.

The Christmas Nativity Sheep Trail challenge required the finding and correctly naming 12 knitted sheep provided by various members of the CTM churches and hidden in the windows of shops at the Quadrant.

In January the CTM churches exchanged candles at the regular Sunday morning church services and in the evening jointly supported the Christian Unity Service at Homewood Road URC.

John Myerscough

DEANERY SYNOD

The Deanery Synod met three times in the year; the February meeting welcomed David Barker the Chief Executive of local support charity Youth Talk; in June we heard from Maggie Dodd, our local Anna Chaplain for Older People and the October Synod received a presentation from the Clergy Support Trust. The Revd Kenneth Padley moved from St Michael's Church in July and the post of Rural Dean was vacant until Fr Richard Watson was formally commissioned by the Archdeacon in October. Due notice was given that 2023 was an election year for Deanery Synod representatives from parishes.

ECO TEAM

Early 2022, the PCC decided to explore the possibility of St Saviour's becoming registered as an Eco Church, a scheme set up by A Rocha, an international network of environmental organizations with a Christian ethos.

We registered St Saviour's with A Rocha and carried out their Eco Church survey on 01/09/22. The survey covers 5 areas, asking for a response to a variety of statements/questions for each area (101 questions in total):

1. Worship and Teaching (10 questions)
2. Buildings (33 questions)
3. Land (16 questions)
4. Community and Global Engagement (27 questions)
5. Lifestyle (15 questions)

Once completed, an award (Bronze, Silver or Gold) is given for each individual area, unless the minimum threshold is not reached. For a church to obtain an Eco Church Award, each of the 5 areas needs to be at the same level. For example, if a church is eligible for a Gold Award in one area, but other areas only attract a Silver or a Bronze Award, the overall award will be the lowest common denominator (ie. a Bronze Award). In September 2022, St Saviour's scored as follows:

1. Worship and Teaching SILVER
2. Buildings BRONZE
3. Land SILVER
4. Community and Global Engagement AWARD THRESHOLD NOT REACHED
5. Lifestyle AWARD THRESHOLD NOT REACHED

As part of the 4th area, we became registered as a Fairtrade church, committing to the use of Fairtrade labelled products where possible (particularly coffee, tea and sugar) and raising awareness of issues regarding trade justice. As part of this we also started a monthly Fairtrade stall after the Third Sunday All-Age Parish Mass with products supplied on a "sale or return" basis by Linda Waller, who runs a similar project at St Albans Cathedral).

Other "easy gains" were also identified, with a view to obtaining at least the Bronze in all areas by mid-2023. It is important to note, however, that it is an ongoing project and that once the Bronze threshold is reached, the group will continue to work towards achieving higher awards.

Fr Corniel Quak

EVENTS

Beer & Fizz Festival

The 2022 Beer & Fizz Festival again brought together local musicians, food vendors, pubs and local businesses for a 3-day family friendly event which drew around 1,600 people through the doors of St Saviour's. This year's festival charity was StAR (St Albans for Refugees) who were grateful to receive £2,000 the profits from the weekend as well as the increased profile locally. Primarily an exercise in welcome and community engagement, the Festival is regarded by the Diocesan Mission & Ministry department as a very good example of outward-looking parish ministry and other festivals have been encouraged in Kings Langley, Croxley Green [and in 2023, Bishop Stortford] with advice, support and shared resources from St Saviour's. Although not intended to be a fund raiser, the annual festival has developed quickly into a significant income stream.

Fr Richard Watson

Harvest Festival

The Harvest Festival event was scheduled for the third weekend in September 2022 but was postponed due to the death of Her Late Majesty Queen Elizabeth II on 8 September. Most of the planned events and activities were transferred to a one-day Harvest Festival at the beginning of October, and the live band booked for the scheduled Saturday evening Barn Dance were good enough to transfer their booking to an event shared with the Rotary Club of Verulamium in November, so no expenditure was lost. The all-age Harvest service was well attended, and donations were received at the service and throughout the day for the St Albans City Foodbank, and as a start-up stock for the parish pantry.

Fr Richard Watson

Christmas Tree Festival *Friday 16th – Thursday 22nd December 2022*

The organising team had chosen “One World” as the theme for the Festival, which was eagerly anticipated by all due to the delay caused by Covid. The plans hadn’t included snow and Arctic temperatures, with the 96 trees delivered frozen and covered in ice! However, the tree dressers soon used their creative and imaginative designs, and the display was very clearly the best ever! Visitors admired the beautiful craft work enhanced by the lights, saying the scene was magical and breathtaking, and the glistening sparkling trees provided a wonderful backdrop to the Christmas services. So many volunteers contributed to this successful Community event, including tree dressers, sponsors, stewards, baristas in the café/bar, raffle ticket sellers, and music groups. BSV Jazz Band, The Big Choir, The Pluckwits, Brasshoppers, Trestle Theatre’s Inclusive Choir, Wigram Ensemble, Louis Smith, Fleetville Swing Band, Fleetville Harmony, Global Harmony, and St Albans Chamber Choir entertained visitors, who lingered at the Bistro tables with drinks and hot mince pies to soak up the atmosphere. Meanwhile, children enjoyed completing the quiz about the trees. There were evening events too, with two film nights, a Quiz Evening, and the Gospel Christmas Choir, while the official opening night on Thursday 15th December included words from the chosen charities Centre 33 and Open Door. As is tradition, the Festival has a free entry policy with the chance to make donation. The wider community overwhelmed us with their generosity, as £12,000 was raised to support the two charities for the homeless as well as the ministry of St Saviour’s. A heartfelt thank you goes out to everyone who supported the Festival. It was great to be back!

Dorothy Hones

HOUSE GROUP

The House Group meets regularly on the second Thursday of each month. It is a time set aside to study the Sunday readings and to share our thoughts on the general theme. Recently we have included a copy of the sermon to help. The group has been meeting for a number of years and has developed into a place for friendship and support. We are delighted to welcome two new members recently. Each session begins with a cup of tea and chat. The average attendance is between eight and ten, which means there is the possibility for everyone to express an opinion should they so wish.So why not join us?

Nonita Palmer

MARSHALSWICK PARTNERSHIP GROUP

The Partnership Group has met three times to explore ways in which the congregations of St Saviour's and St Mary's, Marshalswick might work more closely together. A social gathering of PCC members was held in the summer and in November an Advent Quiet Day was held at St Mary's Church in Redbourn.

MEN'S GROUP

Following the constraints imposed by the pandemic, the Men's Group came back strongly to life attracting a good number of members with a much lower average age! Pre-supper drinks proved a popular innovation and extended the evening. Targeting the second Wednesday of the month gave members the chance to plan ahead. A range of venues catered for the wide variety of tastes including Moroccan, Italian, Thai and Turkish as well as favourite pubs including The Six Bells and Ye Olde Fighting Cocks. An impressive Christmas dinner was served by the students of Oaklands College at The Stables. New members are always welcome!

Fr Andrew Ferrar

MUSIC

Choir

As the choir slowly emerged from the uncertain period of Covid restrictions in the autumn of 2021, I was invited to become acting choral director, and was officially appointed and contracted as Director of Music at St Saviour's Church from 1st March 2022. Nicholas Hare moved sideways from his role as choral director (and de facto organist since the retirement of John Winter) to concentrate on playing the organ. I would particularly like to express my thanks to Nicholas for his support and expert musical advice throughout the year, facilitating a smooth transition in what has proved to be a very rewarding musical partnership. Nicholas has continued as Organist and Assistant Director of Music to play a vital role in researching and advising on the maintenance/restoration of the Parish organ (please see separate report). Shortly after my appointment the church was approached by Tom Wrench, the Assistant Organist within the Parish of St Stephen's with St Julian's, St Albans (a commitment of two Sundays a month). Tom was looking for somewhere else to play once a month and following interview was duly contracted as Sub-organist at St Saviour's. Tom's facility on the organ was of a very high standard, and his appointment offered a little more flexibility to the music department in terms of opportunities for occasional leave. We have been very grateful of Tom's accomplished contribution to services until additional commitments (a work promotion) sadly prompted his withdrawal last autumn. We are grateful that John Winter was able to deputise as organist for the Midnight Mass and that Tony (Crook) has also deputised on occasion. From the early months of 2022, the choir continued to take regular covid tests, did not robe, and sat socially distanced from each other and the main body of the church in order to protect vulnerable members of the congregation. During the year most of the choir were poorly at some point with the virus and could not attend certain rehearsals and services, but thanks

to the vaccine this gradually became more of an inconvenience than the feared infection of the previous year. In addition to the usual weekly choral contributions of Introit, Agnus Dei and Motet for the Sunday Mass the pattern of the liturgical year resumed in its comforting familiarity, and the music list reflected both Gospel readings and current events:

The Churches Together Candlemas Evensong (featuring candle exchange with the St John Fisher Centre in the week of prayer for Christian Unity) included music by Stanford, Tallis and Eccard. In February special festal music was chosen to mark Her Majesty the Queen's 70th Anniversary of her accession to the throne. Two weeks later (on the eve of the pro-Ukraine vigil in St Albans) the choir rehearsed William Byrd's 4-part mass and 'Jerusalem Desolata Est' in preparation for a moving and strangely apt Choral Eucharist for Ash Wednesday. An icon of our Lady of Kiev was displayed. In a new initiative for the Holy Week devotions, the 'Fayrfax Consort' (Director: David Ireson) presented a liturgical rendition of the 'St Matthew Passion' by Schütz, with Rogers Covey-Crump as the 'Evangelist'. The gentlemen of St Saviour's choir provided a meditative candlelit service of 'Compline' on Holy Monday in the chancel, followed by full choral services on Maundy Thursday, Good Friday, Easter Eve vigil, and Easter Day. The choir resumed wearing black cassocks on Good Friday, when the 'St John Passion' (Victoria) was sung. On a personal note, my mother had sadly passed away in the preceding fortnight, and I was indebted to the choir (in this first year of my tenure) for their support and kindness, and for so musically conveying the Easter message of hope. On the following Ascension Day a full Choral Mass ('Missa Aeterna Christi Munera'-Palestrina) was sung and included motets by Mendelssohn and Philips.

The Royal Platinum Jubilee was marked at Pentecost by an effusive Coronation Fanfare, the R.V. Williams setting of the Old 100th Psalm 'All People that on Earth do Dwell' and a lively rendition of 'Crown Imperial' from Nicholas on the organ. It was a particularly poignant occasion for our organist as he remembered singing as a boy chorister in the St George's Chapel Windsor Choir at the Coronation! In July, Corniel celebrated his memorable first Mass, selecting fitting choral motets by Mendelssohn and Duruflé. Philip and Jacqui generously hosted the end of year 'Choir Barbecue' Party in their beautiful garden. A wonderfully relaxing afternoon was had by all, and after the past restrictions on social gatherings it was such a delight to be able to get together with ample 'bring and share' food & wine! The autumn brought with it a poignant season of remembrance as the choir sang a Choral Requiem Mass for Jeremy's mother, Mary, and also sang at the funeral of David Laphorn, who (as many may be aware) was for many years the Organist at St Saviour's Church. Both occasions were very moving and enhanced by the reflective nature of the music. There was then the sad announcement of the death of Queen Elizabeth II. As a mark of respect, the choir sang the 'Fauré Requiem' at the following Sunday Requiem Mass. Again, this was a very emotional experience, sensitively and expressively accompanied by the organ throughout.

In October the choir were invited by Tim Gage to lead a special Choral Evensong at Woburn Abbey (St Mary's, which is in effect the chapel of the Dukes of Bedford). In the cathedral-like acoustic St Saviour's choir reprised the Harvest Festival repertoire

which included canticles by Herbert Howells, and anthems by Balfour Gardiner, John Blow and Peter Hurford. Our singers were made very welcome, with afternoon tea and cakes provided. The choir sang splendidly, and obviously made an excellent impression as we were invited back to lead the official Bedford Estate 'Festival of Nine Lessons and Carols' in December, with a massed choir of over forty voices from four local parishes. The musical highlight of the year was arguably the liturgical performance of the Haydn 'Nelson Mass' with St Albans Chamber Choir (conductor John Gibbons) and the 'Verulam' Chamber Orchestra (leader Jenny Wigram) to mark the 120 th Anniversary of the Foundation of St Saviour's Church. The exuberant nature of the music, with solo soprano (Fleur Moore-Bridger) a choir of sixty voices, organ, strings, trumpets and timpani drums was certainly fitting to mark a year of celebration, and the choir rose brilliantly to the challenge of learning this score at Friday rehearsals, in addition to the ongoing musical repertoire of the weekly services. During the autumn recruitment to the choir grew as we welcomed Maria, Catherine and Anna to the Soprano section, and Stephen as a rare additional Tenor. We also established a 'deputies' list of several experienced local singers who have kindly supplemented the choir on special occasions. A range of varied choral music for All Souls, Remembrance Sunday, and the musically elaborate 'Advent Procession' followed on in quick succession. However, I should not conclude this report without mentioning the 'Christmas Tree Festival'! Members of the choir contributed musical decorations for the 'St Saviour's Choir Tree' with some bespoke snowflakes featuring 'Carols around the World' to fit the festival theme. These Carols from Spain, Austria, America, Ukraine, Czech Republic, France and England were then featured by the choir in a refreshingly diverse service of Nine Lessons & Carols in December. Finally, I would like to take this opportunity to thank the members of St Saviour's Choir for all their hard work, commitment, and enthusiasm from Friday to Friday and Sunday to Sunday throughout the year, without which none of the above would be possible. I would also like to thank the clergy for their support. If anyone in the congregation is thinking of joining us, please come and have a chat (or speak to a member of the choir). In the words of St Augustine of Hippo: 'he who sings, prays twice'.

Carol Crook
Director of Music

Organs:

The Organ Working Group was established as a PCC Working Group in August 2021. The purpose of the group was to explore the restoration of the Parish Organ, and identifying potential funding sources for this.

Liaising with the DAC Organ Adviser, Mr Andrew Lucas, during 2022, the group acquired reports and quotes from two organ builders; one recommended by Mr Lucas and another from an organ builder which had done some interim repair work. Furthermore, on advice from Mr Lucas the group commissioned a report from an independent organ adviser. Although all reports all agreed that major work was necessary, the quotes varied significantly, ranging from £190k up to £360k and envisaging different approaches to the type of restoration.

Because of the considerable cost of a restoration, the PCC asked the working group to explore the option of installing a digital organ instead. A meeting with Mr Lucas was

arranged in December to discuss this. Unfortunately, due to illness the meeting had to be rescheduled for January 2023.

IOF Organ

Although not the remit of the Organ Working Group, it is worth mentioning here that as part of the larger discussion around the organ, the future of the IOF organ was also considered, and the PCC decided that the IOF organ (which is also in state of disrepair) should be removed from St Saviour's by the IOF. As of December 2022, discussions regarding this with the IOF were ongoing.

The membership of the group this year has been Fr Corniel Quak, Moira Seton, Nicholas Hare, Ellie Matthews, and Phil Elson.

Fr Corniel Quak, April 2023

PARISH PANTRY

Through the earlier part of 2022 the PCC began to assess the potential need for members of the congregation and local community to have a way of providing and sharing basic foodstuffs and toiletries. The old hymn book cupboard was brought out of storage, repaired and repurposed as a small pantry – stocked with donations from the congregation and supplemented by occasional food deliveries from Morrisons – a continuation of the relationship established during lockdown. The clergy have been able to signpost a number of individuals and families to 'take what you need, and donate when you can'. Thanks to all who have made donations!

PASTORAL TEAM

In 2020 and 2021, the Pastoral Team carried out phone support with the community of St Saviour's during the Covid pandemic peak period. At the beginning of 2022, with the return to a relatively normal way of life, where people were allowed to go out and to meet without stringent restrictions, the need for such support decreased. In March, a meeting was held with Fr Richard, Fr Corniel and Libby to think about how pastoral support might proceed post-pandemic. A clear strategy had yet to be formalised and put in place by the year end. The people of St Saviour's still continue to contribute to the pastoral care, and support, of one another other and those in our community. Nonita and Bruce have continued their sterling work of sending bereavement and baptism cards respectively, and, in addition, both send out appropriate anniversary cards.

Libby Agrotis

REFUGEE LANGUAGE CLASSES

St Saviour's offered space to language classes for Ukrainian refugees, organised by StAR (St Albans for Refugees). These started in July 2022, planned by Sean Elder and run by his wife Hilary, who is an ESOL teacher (English for Speakers of Other Languages). There are two weekly meetings. These were held in church first of all, however, when it got colder, they moved into the choir vestry. The classes are attended

by 10-15 refugees. StAR are very pleased with the arrangements and very grateful to St Saviour's for offering the space.

Fr Corniel Quak, April 2023

RETREAT AT PLESHEY

The retreat had previously been postponed due to lockdown, so we were especially pleased that a former Assistant Curate, the Revd Canon Miriam Murgam (All Saint's, Croxley Green) was able to lead our time at Pleshey in May 2022. *The theme was Green Pastures & Still Waters: Journeying with Psalm 23.*

SACRISTY

In 2022 the Sacristy Team met three times to discuss the ongoing role of the Team and how we could improve things. We now have three established young servers in Arthur, Hector and Charlotte, who regularly serve at the All-age services. We are hoping that next year we can involve them in other services as well. We have lost a couple of members but have welcomed Anthea, Joe and Hasmeeta to the team. We have scaled back some of the serving duties, so usually there are only three of us serving at each service but try to have a full serving team for the big festivals. We have also reset our cleaning rota and we have six members of the congregation who are happy and willing to help clean the silver and brass. Thank you to all of you. I would also like to thank John for being my right-hand man. We are always looking for new members so let one of the team know if you are interested.

Diane Nicholas
Sacristan

SAFEGUARDING

The new Learning and Practice Guidance 2021 came into force in January 2022. There is a national requirement for all dioceses to ensure healthy safeguarding practice, responding well to victims and survivors of abuse in the church context. The Bishop of St. Albans set minimum requirements for safeguarding training using the new Learning and Development Framework. Summary of progress in 2022

- The annual Safeguarding Policies and Action Plan were approved by the PCC in March.
- The new course on Raising Awareness of Domestic Abuse was released in November 2021.
- All PCC trustees are required to complete this as well as those working with children and vulnerable adults.
- We have made good progress in updating the Safeguarding records and asked all PCC members to complete the Safeguarding training where they did not have records of this being completed previously.
- Whilst many PCC members and other volunteers have completed all required training, we have a target of everyone completing the training by the summer.

As PSO, I am satisfied that the PCC has complied with its duty to have due regard to the House of Bishops' guidance in relation to safeguarding. Safeguarding alerts made to the PSO have been reported to the Diocesan Safeguarding Lead.

Thank you to all our volunteers who offer their time and skills in support of our parish community and help us in our Diocesan and parish commitment to safeguard all God's people.

Elaine Wilson
Parish Safeguarding Officer (PSO)

SENIOR CITIZENS' TEA CLUB

I would like to thank Elizabeth Cash for all the work she has put in to making the Tea Club such a success over the past 20 years? (A long time anyway!) The tea club runs on the third Friday of each month between 2pm and 4pm for senior citizens. Numbers each month are currently about 25 people (this includes the helpers). Before Covid we had about 35/40 people, but many have not returned due to ill health/age. People speak of it being a friendly group with interesting speakers/entertainment and delicious cake! We are starting to advertise the group on social media and other mediums to encourage new people.

Tina Alder

SERVICES

Sundays

The 'staple' pattern of Sunday morning Services has continued, with the 8am Low Mass being said at the High Altar since returning from lockdown. It has been an important development to have a weekly service here, especially as midweek festivals are no routinely celebrated in the nave to allow for liturgical 'elbow room' and larger congregations. The 10am Parish Mass remains a constant in our liturgical provision and the 'touchstone' of all that we do and are as God's people in this place and parish.

Sunday evenings have been deliberately allowed to 'lie fallow' until need, opportunity and inspiration combine to carry us forward! The choir have when possible sung Evensong once a quarter (the only time the Book of Common Prayer is used at St Saviour's!) and this is hoped to be a firmer pattern in future.

Midweek Services

We continued our Thursday Evening 8pm Low Mass followed by Exposition and Benediction. We also started a 10am Low Mass on a Tuesday morning, followed by coffee. This time was advertised on social media to the community under the name of "Tuesday Space", providing refreshments, WIFI and space to those in the community working from home. In addition the Tuesday mass allows time for reflection after the readings (in the style of 'lectio divina') which

Third Sunday All-Age Mass

We continued developing our Third Sunday All-Age Parish Mass during 2022. It has been great to involve members of the congregation of all ages in the running of the service, whether by serving, reading or praying

Walsingham Mass

A pattern of worship was established in 2022 with the Parish Walsingham Cell meeting after the Mass of Our Lady normally 10am on the second Saturday of the month in the Lady Chapel. Members of the Abbey Cell have been joining us and some of us have been supporting their Masses.

The Parish Pilgrimage to Walsingham took place 15th -17th February 2022 enabling people to fully immerse themselves in the depth of peace available at the Shrine of Our Lady. A day pilgrimage took place on the 18th June 2022 which was a joyful event further confirming the relationship between our two holy places.

WOMEN' GROUP

With members all post-retirement, we are now able to meet for day time activities only. Leisurely trips to the garden centres or in each other's homes, these are punctuated by the regular seasonal functions at certain times of the year. Formed solely for friendship and support, it is open to all women of St Saviour's to either come regularly or once or twice a year to the 'specials'. For information, speak to Jan.

Jan Brown

WOMEN ON WEDNESDAYS (WOW)

Women on Wednesdays began in June 2022 for women at St Saviour's (and their friends) who are generally not able to meet during the day. The group gets together on the first Wednesday evening of each month – beginning with an optional half hour of quiet reflection in the Lady Chapel and then going on for a meal, a pub quiz, games, hike, barbeque, crafts or pub comedy night. We've also worked on our 'Inspirational Women of the World' Christmas tree for the festival.

Details of each meeting are posted on our WhatsApp group – which has 30 participants. Around twelve people come along each time and we're enjoying getting to know each other a bit better beyond Sundays.

Linda Watson and Laura Summers

Receipts and Payments

for the year ended 31 December 2022

St Saviour's Church, St Albans

Income and expenditure account for the year ended 31 December 2022

General Fund

Receipts	-- 2022 --		-- 2021 --	
	£	£	£	£
Voluntary Income				
Planned Giving	51,952.99		46,570.93	
Collections	2,124.14		1,368.34	
Income tax recovered	11,864.86	65,941.99	15,187.41	63,126.68
Other voluntary Income				
Donations	6,686.27		13,694.60	
Legacy	0.00		0.00	
Fundraising Events	0.00	6,686.27	784.01	14,478.61
Other income				
Church Hall Rent	25,738.12		16,856.25	
Church – Hire	7,894.25		8,335.60	
Bank Interest	3,810.42		3,220.89	
Performing Rights Fees	0.00		0.00	
Church Fees	1,476.00		2,956.50	
Wall Safe	19.60		0.00	
Social Committee	100.00		100.00	
Other Income	(415.09)	38,623.30	718.25	32,207.49
Total Income		111,251.56		109,812.78

Expenditure	-- 2022 --		-- 2021 --	
	£	£	£	£
Relating to the work of the Church				
Parish Share	57,507.59		57,743.00	
Sanctuary	689.03		663.91	
Children's Church & Youth Group	808.28		306.47	
Music	7,702.80		4,765.43	
Church Running	11,243.71		21,727.51	
Clergy Expenses	2,324.68		1,741.18	
Ministry, Worship and Events	0.00		359.11	
Garden	1,668.00		1,623.00	
Building Maintenance	3,668.95	85,613.04	1,554.62	90,484.23
Administration				
Printing and Marketing	2,756.04		1,331.07	
Secretarial	4,700.97		6,567.13	
Bank Charges	789.79		203.09	
Stationery	885.46	9,132.26	505.00	8,606.29
Other Expenses				
Church Hall	4,879.40		5,353.71	
Miscellaneous Expenses	410.02	5,289.42	0.00	5,353.71
Total Expenditure		100,034.72		104,444.23
Surplus/(deficit)		11,216.84		5,368.55

Note

The revaluation of the shares has been attributed to Other Income.

Income and Expenditure Summary

General fund	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	11,019.75	5,651.20
Income		
Surplus (deficit) on ordinary activity	11,216.84	5,368.55
Shares at market value – (incl. above)	0.00	0.00
Expenditure		
Transfer to Fundraising Events	0.00	0.00
Balance carried forward	22,236.59	11,019.75

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.21	78.59	1,066.96
Sales in 2022	0.00	0.00
Balance carried fwd 31.12.22	78.59	1,066.96

The value of the 78.59 shares at 31.12.22 using a bid price of p was £4,165.91. This represents an unrealised gain over the original purchase price of £3,098.95.

War Memorial

Income and Expenditure

<i>Restricted Fund</i>	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	2,246.31	3,539.71
Income		
Donations and grants	0.00	5,322.68
Expenditure		
Project Expenditure	0.00	(6,616.08)
Balance carried forward	2,246.31	2,246.31

Flower Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	380.80	380.80
Income		
Donations and fees	250.00	0.00
Expenditure		
Expenditure on flower purchases	(371.50)	0.00
Balance carried forward	259.30	380.80

Maurice Roberts Memorial Fund Income and Expenditure Summary

<i>(Restricted)</i>	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	97.22	97.22
Income		
Additional Donation	0.00	0.00
Expenditure		
Cleaning	0.00	0.00
Balance carried forward	97.22	97.22

This fund is for the repair and upkeep of hassocks/kneelers in the church, and the funds are administered by the Friends of St Saviour's.

Fund for development Phase 2

Income and expenditure

<i>Restricted Fund</i>	--2022--	--2021--
	£	£
Balance brought forward	12,148.67	12,148.67
Income	400.00	0.00
Expenditure on church infrastructure	0.00	0.00
Balance carried forward	12,548.67	12,148.67

The Phase 2 development fund is restricted to the upgrading of church and hall facilities for the disabled – ramps, lavatories, wider doors, etc. and to revamping the hall to make these changes possible.

Millennium Window

Income and Expenditure

<i>Restricted Fund</i>	-- 2022 --	-- 2021 --
	£	£
Cash Balance brought forward	81.09	81.09
Project expenditure	0.00	0.00
Cash balance carried forward (restricted)	81.09	81.09

Friends of St Saviour's

Income and Expenditure

<i>Restricted Fund</i>	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	9,572.75	8,902.75
Income	484.00	660.00
Expenses	0.00	0.00
Balance carried forward	10,056.75	9,572.75

Senior Citizens' Tea Club Income and Expenditure

<i>Restricted Fund</i>	-- 2022 --	-- 2021 --
	£	£
Balance brought forward	105.47	174.87
Income		
Collections	424.70	222.60
Expenditure		
Various events and expenses	(565.62)	(292.00)
Balance carried forward	(35.45)	105.47

Defibrillator Income and Expenditure

<i>Restricted Fund</i>	-- 2022 --	-- 2021--
	£	£
Balance brought forward	687.70	849.70
Income		
Donations	0.00	0.00
Expenditure		
Installation expenses	(200.00)	(162.00)
Balance carried forward	487.70	687.70

Fundraising Events Income and Expenditure

<i>Designated Fund</i>	-- 2022 --	-- 2021--
	£	£
Balance brought forward	11,073.52	4,896.47
Income		
Surplus from all events	21,338.86	6,177.05
Expenditure		
Quinquennial Repairs	(17,331.17)	0.00
Balance carried forward	15,081.21	11,073.52

Organ Repair Fund Income and Expenditure

<i>Restricted Fund</i>	-- 2022 -- £	-- 2021-- £
Balance brought forward	3,386.00	0.00
Income		
Donations	330.00	4,250.00
Expenditure		
Repair Costs	(360.00)	(864.00)
Balance carried forward	3,356.00	3,386.00

Funds Placement

Financial Assets

	-- 2022 --		-- 2021 --	
CBF Equity Investment Fund (current valuation)	4,165.91		4,581.00	
<i>Total at-risk equity investments</i>		4,165.91		4,581.00
CBF deposit fund	12,572.67		12,500.95	
Barclays Community (current) Account	49,676.81		33,717.33	
<i>Total cash or low-risk holdings</i>		62,249.48		46,218.28

Calls on Assets

Fund		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
		2022	2021	2022	2021	2022	2021	2022	2021
General		5,595.23	(5,964.98)	12,475.45	12,403.73	4,165.91	4,581.00	22,236.59	11,019.75
War Memorial	r	2,246.31	2,246.31	0.00	0.00	0.00	0.00	2,246.31	2,246.31
Devt fund p2	r	12,548.67	12,148.67	0.00	0.00	0.00	0.00	12,548.67	12,148.67
Friends	r	10,056.75	9,572.75	0.00	0.00	0.00	0.00	10,056.75	9,572.75
Maurice Roberts	r	0.00	0.00	97.22	97.22	0.00	0.00	97.22	97.22
Fundraising Events	d	15,081.21	11,073.52	0.00	0.00	0.00	0.00	15,081.21	11,073.52
Defibrillator	r	487.70	687.70	0.00	0.00	0.00	0.00	487.70	687.70
Organ Repair	r	3,356.00	3,386.00	0.00	0.00	0.00	0.00	3,356.00	3,386.00
Tea Club	r	(35.45)	105.47	0.00	0.00	0.00	0.00	(35.45)	105.47
Flowers	r	259.30	380.80	0.00	0.00	0.00	0.00	259.30	380.80
Millennium Window	r	81.09	81.09	0.00	0.00	0.00	0.00	81.09	81.09
		49,676.81	33,717.33	12,572.67	12,500.95	4,165.91	4,581.00	66,415.39	50,799.28

'Off books' Investments

22 Sandridge Road Fund (132001799S)

CBF Investment Fund (endowment - income unrestricted)	Shares	Book value £
Balance Brought Forward	5,408.67	40,664.00
Balance Carried Forward	5,408.67	40,664.00

The value of 5,408.67 shares as at 31.12.2022 at a bid price of 2,152.15p was £116,402.69.

Ives Bequest (132001010S)

CBF Investment Fund (Endowment, income restricted to Stipend of Assistant Curate or Diocesan purposes only)	Shares	Book Value £
Balance brought forward	2,966.00	1,720.63
Balance carried forward	2,966.00	1,720.63

The value of 2,966.00 shares as at 31.12.2022 at a bid price of 2,152.15p was £63,832.77. The diocese appropriates the income from this investment as we have no stipendiary assistant curate.

These Accounts were approved by the Parochial Church Council on
and signed on its behalf by

Trevor Oakes, Churchwarden

Elaine Wilson, Churchwarden

Notes to the accounts

1. Social Committee

This committee maintains an account at the St Albans branch of the Royal Bank of Scotland for the purpose of receiving income and meeting expenditure in connection with social events. Profits are paid over to the PCC and are included in these accounts.

2. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting regulations 2006, using the Receipts and Payments basis. Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

3. Funds

The General Fund represents funds of the PCC which are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church Groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

4. Balance Sheet

The following assets and liabilities are recognised but not valued in the statement of Assets and liabilities: -

- Moveable church furnishings requiring a faculty for disposal
- Land and buildings held on behalf of the PCC
- Office Equipment
- Computer equipment
- Four pianos
- Lawnmower
- Cooker
- Dishwasher
- Hall furnishings

Closing bank balances are shown in the receipts and payments accounts.

5. Investments

Investments are valued at market value as at 31.12.22. The investments consist of shares held in several common investment funds and are all held in the United Kingdom. The 22 Sandridge Rd Fund, and the Ives Bequest have not been included in the Accounts as the PCC has no control over these. The trustees for these funds are the St. Albans Diocesan Board of Finance.

Accounts



St Saviour

ST ALBANS

Annual Report

2021

Annual Report and Financial Statements of the
Parochial Church Council
for the year ended 31st December 2021

Incumbent
Fr Richard Watson

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Ministry and Parochial Church Council

Ministerial Team

The Ministerial Team consists of Fr Richard (Vicar), Fr Andrew (Associate Priest – PTO), and Diane Nicholas & Trevor Oakes (Churchwardens). Fr Tony Halton (Assistant Priest), Corniel Quak (Curate) and Dr Imogen de la Bere (Licensed Preacher).

Parochial Church Council

Members of the Parochial Church Council (PCC) are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

From May 2021 the following people served as members of the PCC

Incumbent	Fr Richard Watson (ex-officio)
Churchwardens	Diane Nicholas (ex-officio) Trevor Oakes (ex-officio)
Representatives on Deanery Synod	Jeremy Harding (ex-officio - Diocesan Synod) Hasmeeta Mahandrew Libby Agrotis
Elected Members	Matthew Barbrook (Treasurer) Alex Greenwood (Secretary) Geoff Harrison Dorothy Hones Helen Jukes Bruce King Ellie Matthews Mike Mura Nonita Palmer Elaine Wilson Ben Winter
Assistant Priest	Fr Tony Halton (ex-officio)
Associate Priest	Fr Andrew Ferrar (co-opted)
Curate	Corniel Quak (ex-officio)
Minutes Secretary	Imogen de la Bere

The full PCC met 6 times during the year. Fr Richard chaired the meetings. Alex Greenwood remained as PCC Secretary, with Imogen de la Bere as Minute Secretary.

Policy:

During the course of the year the PCC approved the following new and amended policies: Safeguarding, Health & Safety and Domestic Abuse. Current versions can be viewed on the website in the Information section.

Electoral Roll

The 2021 electoral roll stands at 137.

Reports

Churchwardens

We would like to start our report by thanking all of the St Saviours community for their continued support throughout another difficult year of lock downs and restrictions.

INVENTORY

In August we received a Visitation by the Arch Deacons representative to inspect the building and its contents, all was found to be in good order

No items were removed from the inventory during the year

There were 5 additions to the inventory, all by private donation and at no expense to the Church. These additions were:-

- 1 A Silver Monstrance
- 2 A Brass Book Stand for use on the Altar
- 3 A Purple Cope
- 4 A White Marian Chasuble
- 5 A Statue of Our Lady of Walsingham

TERRIER

Minor maintenance works have been completed throughout the year including improvements to the External Lighting to increase personal Safety around the buildings at night and the installation of a Digital Door Lock to the Church Hall.

Our thanks to the buildings team for all their efforts to keep the buildings in good repair.

The only major works were the Restoration and Rededication of the War Memorial.

Our sincere thanks to Fr Andrew for his tenacity and commitment to this project.

FACULTIES

There are currently three faculties in process, these are:-

- 1 Quinquennial Repairs to the external brickwork.
 These repairs are all agreed and we are waiting for the Contractors to confirm a start date.
- 2 Removal of Choir and Clergy Stalls
 We are currently awaiting a report from the Victorian Society.
- 3 Disabled Access Ramp to Church Main Entrance
 These works are temporarily suspended due to very high quotations. Our intention is to complete these works in conjunction with other future building works in order to mitigate a significant proportion of the costs.

THANKS AND OBSERVATIONS

We would like to thank our Clergy Team for all their works and ministrations throughout the year.

Particular thanks to our Curate, Corniel for his dedication and enthusiasm in all aspects of both Church and Parish life.

Also our thanks to Fr Richard for his continued and unfailing efforts to keep us all on the straight and narrow and to grow our congregation even in these strange and difficult times. We hope you have noticed, as we have, that our numbers are increasing since lockdown and there is now much more lay involvement in our Services and Church life. We are also very proud that our Church is increasing its involvement in the local and wider community

Finally, we would like to mention the “pay by card” machine at the back of the Church, this was a gift from Phillips Funeral Directors, following use of the Church as a Chapel of Rest during 2020/21. It is a simple way to make a donation to the Church and is increasingly being used, it will be added to the inventory next year, but in the meantime please feel free to use it

Bible study

The Bible Study Group continued to meet fortnightly over Zoom, with the usual breaks during Lent and Advent. Meeting every fortnight, our aim is to enable the Gospel reading for the upcoming Sunday Mass to be thought about and discussed. Zoom ----- essential to avoid COVID transmission --- proved an asset, allowing members who lived farther away, or who found travel difficult, to contribute easily. This was a great help in maintaining the range of contributions to discussion, which is a strength of this Group. Fr David Price

Bookings - Church & Hall

Bookings for the Church and Hall continued to increase during 2021, both in number and in value. All regular clients continued to use the buildings, and we were able to add a charity, Homestart, and the Big C charity choir to the list of regular users.

Book Group

The Book Group was able to resume meetings in the middle of 2021, and several very stimulating discussions were held. The group is able to offer fellowship to a diverse group, and by borrowing sets of books, to do this at no cost to members.

Buildings Team

There are several bigger pieces of work underway – principally the Quinquennial Repairs. This has been complicated firstly by a requirement to have the architect prepare a specification – our initial attempt to go straight to builders was ruled unacceptable by the DAC. We had chosen Borrás on the basis that theirs was the only quote received, however after the architect got involved he had refined the costs (upwards), and said we should also approach Lodges (again). The PCC agreed, and we used Fr Andrew Ferrar as an intermediary in the conversation. Lodges produced a much cheaper quote and so the PCC accepted Lodges.

I was expecting that work would be completed before the winter. In the event the architect and Lodges have not coordinated their work, and the building works have not started. In fact, I think it's getting less likely it will even be done by the end of 2022.

The second piece of work underway, is to review the heating. Trevor Oakes is leading this activity, and a consultant has visited. We are expecting a report from him soon.

The third piece of major work is to change the way the lighting is controlled. We would also like to switch to LED lighting as much as possible. The next stage is to locate suitable consultants, and obtain proposals, for our consideration.

Minor changes are going ahead with the lights - there are now two LED lights over the two main side entrances to the building. There has been a lot of maintenance to the lighting, and we are about to upgrade the Narthex lighting to LED in the very short term.

In addition, we have been maintaining the various systems – the church heaters, the sacristy boiler and lavatory, the door hardware and lavatories in the hall (including a paint job on the hall), the disabled lavatory door hardware, and so on.

An electronic locking system has been installed in the hall, to remove the dependence on keys for the front door. This is in, and is working well.

A smart electricity meter has been installed, and we hope this will help improve the electricity charges cash flow. Today, we are owed £9700 by E.on Next – after a huge effort, I'm expecting a cheque as a refund. Dealing with E.on Next is a nightmare.

There have been some teething issues with the new sound system, but this has now stabilised and settled down.

There is another project also underway to recover the hall floor. Philip Elson has taken this work in hand, and I'm looking forward to this being done soon. Jeremy Harding

Children & Youth

Sundays at 10

Junior Church, now rebranded as Sundays at 10, reconvened in September 2021, not having met since March 2020. We are now using The Diddy Disciples resources. Numbers remain low and we usually have 3-4 children attending each week.

On Remembrance Sunday, the children took part in this service by making their own wreaths to lay at the war memorial. We also organized the making of 250 Christingles for the two services on Christmas Eve.

Thank-you to our leaders and helpers. Gloria Pevy.

Families at Four

Families at Four, or FaF as it is known collegially by the FaFfers, meets on the 1st Sunday of every month. In Church of England terms, FaF is classed as a so-called "fresh expression". FaF sessions last about an hour and are based on a theme; crafts and other activities usually accompany a story and the session ends with a simple shared meal. However, this year we have also done other kinds of sessions, including a walk on Bernard's Heath to think about the Road to Emmaus story. FaF attracts some families who may not otherwise be engaged with St Saviours, although there are also a number of families who have started to be involved in other activities and services. However, it is important to point out that the primary aim of FaF is not to get people to come along to the 10am Parish Mass. Instead FaF is considered an equally valid expression of Church, designed to be a place for children, young people and their parents to encounter God. A big thank you to all the volunteers, with a particular mention for Gloria and Jan Shephard for their craft and activity ideas and execution.

Tots Time

Tots Time was one of the first activities to restart as COVID restrictions were gradually lifted last year. Tots Time meets on a Friday morning at 9:30 for about an hour. Following a re-think during lockdown, the format of Tots Time was changed to be more informal and focused on providing a simple welcome and a space for parents and toddlers to chat and play and build relationships with other families. We currently have between 8-12 adults and a similar number of toddlers each week, ranging in age from being just a few weeks old up to the age of 3. Tots Time meets on

the platform in the Nave, which is cleared and instead covered in rugs and toys. We serve coffee and tea and there is a snack provided for the toddlers. For most of the hour the children play, whilst parents chat to each other or to Anthea, who leads Tots Time, and Fr Corniel, or one of our volunteers. Near the end, there is a story followed by a few songs, faithfully led each week on piano by Moira! Tots Time aims to be 'threshold lowering', opening up the church for people who may not normally come through the door and giving them an opportunity to make a first connection with St Saviour's. Some parents have now enquired about having their child(ren) baptised. A big thank you to Anthea, Moira, John, Sue and Libby for their involvement.

House Group

The House Group meet on the second Thursday of the month at 2 30pm. We reconvened in August after the "Covid Break" There are 12 members with an average attendance of 10. All are very welcome and we would be delighted if anyone else would like to join us. The Group is Lay led, and after tea and general chat we have studied and discussed the readings of the previous Sunday.

From this we find that often some care and mutual support arises too.

Men's Group

Following the pandemic there was an enthusiastic restart at the end of September and we were pleased to welcome an influx of new, mainly younger, members! The curry evening proved the most popular and we have settled on having a regular monthly get together.

Music

Choir

During the early months of 2021 the choir continued to produce recordings of hymns and anthems for use in online services. This was achieved by my recording accompaniments to which individual members of the choir plus friends and relatives recorded their own lines. Each individual recording was combined and carefully balanced by my wife Susan using computer software.

On Palm Sunday, 28 March, we returned to holding services in church, but with no singing by choir or congregation, so recordings were played. On Maundy Thursday we were allowed a group of three singers, so some of the traditional music was heard live, together with recordings. Similarly on Good Friday the St John Passion (Victoria) was sung by three singers.

On Easter Day we pondered the vague government ruling that a 'small' choir would be permitted. As we are not the Huddersfield Choral Society (!), we decided that our more modest group of about a dozen singers would be acceptable. This enabled us to sing a live introit, but due to lack of rehearsal we stuck with an anthem we recorded previously. On this occasion Adrian Strain brought his trumpet and played some uplifting descants.

The government then clarified the singing rules, and we were only allowed up to six singers at a time. For a few weeks we had a varying rota which enabled most members opportunities to enjoy singing live. This period included music for Ascension Day and Corpus Christi, and a special Evensong for the rededication of the war memorial on 13 June.

On 25 July we celebrated a return to full choral and congregational singing with plenty of music. We invited a few friends to boost the choir on that day, amongst whom was Carol Crook. Her visit to St Saviour's sparked a very happy series of events that led her to be appointed as Director of Music in Autumn 2021. This has enabled me to concentrate on the organist's job.

In September we started the new term with a good sense of purpose. We had two special services within five days: Harvest Festival Evensong and a Mass to celebrate Archdeacon Jonathan's 40th anniversary of his ordination.

Carol took over as Choir Director on Friday 15 October, and before long we marked our Patronal Festival with All Saints' and All Souls' services. These were closely followed by the Advent Procession and the Service of Lessons and Carols. Nicholas Hare, Assistant Director of Music

Organs:

As the choir was singing (socially distanced) in the chancel, I was increasingly using the **Parish Organ** to accompany. At first, only one of the three manuals (the Swell Organ) was usable, the Great and Choir Organs being riddled with ciphers. In early Autumn Tarquin Wiggins came to tune the Swell, and during his visit he managed to bring the Choir manual back into use. Estimates are being obtained for restoration of this once fine instrument, and various options are being considered.

Meanwhile the **International Organ Festival Society Organ** has technical problems of its own. The IOFS are actively considering its future. A ball-park figure of around £150,000 has been suggested as the likely cost of its restoration, and the Society does not have funds available. Therefore they have said that it will not be used for the next Festival in 2023. This instrument was built for specialised recital purposes and was never intended to be suitable for accompanying the choir or congregation. Nicholas Hare, Organist and Assistant Director of Music.

Pastoral team

The PST continued its support of those in the community who were known to be alone or in need of help during the lockdowns in 2021, particularly after the restrictions over Christmas 2020 into the New Year in 2021. Support was offered through phone calls, emails and messaging services, according to the needs and wishes of those being contacted.

Members of the team continued to fulfil their individual roles, such as the sending out of bereavement cards, throughout the year.

Sacristy

2021 started quietly with no serving until Palm Sunday, Holy Week and Easter. The decision was that we would use a skeleton team and thanks to Matt, he and I covered all these services.

By May, most of our serving team were back and serving. A couple of servers stepped down after lockdown, but we were still able to have a regular serving team of three people each week. One extra service this year was the Rededication of the War Memorial led by the Bishop of St Albans.

The Sacristy team consists of servers, cleaners of silver and brass and overseeing the Sacristy. Due to lockdown the silver and brass was cleaned by the servers after each service. We are hoping to reintroduce a cleaning rota again in 2022. Please let Alex Greenwood know if you feel you can help once a month.

In November we saw the introduction of the "All-age" service and we welcomed Arthur and his brother Hector as thurifers for these services. They are now regularly serving at the "All-age" services.

I would like to thank all the servers for adapting to changes this year and their willingness to continue to help and support the clergy at St Saviours. Thank you to John who has been a great support to me this year in the Sacristy.

If you would like to join the serving team, please let me know. Diane Nicholas.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Senior Citizens' Tea Club

Owing to the outbreak of Covid the Tea Club had only four meetings during 2021 which were attended by 30 – 35 members. We normally meet in the Church Hall on the 3rd Friday of each month when we have varied and interesting speakers or entertainment. The Club relies on a core of very loyal and willing helpers who deserve our grateful thanks. We welcome new members and consider the Club to be an important part of the Church life providing outreach to all.

Women' Group

Formed to be a means of friendship and support within the church family, normality has returned after the covid break. Various activities are planned to fit all interests. Christmas is always a bumper meetup in terms of numbers, with dinner at a local venue, and this year was no exception. With no formal membership, anyone can come to any of the functions.

Receipts and Payments

for the year ended 31 December 2021

St Saviour's Church, St Albans

Income and expenditure account for the year ended 31 December 2021
General Fund

Receipts	-- 2021 --		-- 2020 --	
	£	£	£	£
Voluntary Income				
Planned Giving	46,570.93		51,993.48	
Collections	1,368.34		734.90	
Income tax recovered	15,187.41	63,126.68	13,805.64	66,534.02
Other voluntary Income				
Donations	13,694.60		736.10	
Legacy	0.00		0.00	
Fundraising Events	784.01	14,478.61	82.63	818.73
Other income				
Church Hall Rent	16,856.25		14,780.71	
Church – Hire	8,335.60		1,657.50	
Bank Interest	3,220.89		3,156.88	
Performing Rights Fees	0.00		0.00	
Church Fees	2,956.50		2,280.00	
Wall Safe	0.00		0.00	
Social Committee	100.00		0.00	
Other Income – shares reevaluation	718.25	32,207.49	293.11	22,168.20
Total Income		109,812.78		89,520.95
Expenditure	-- 2021 --		-- 2020 --	
	£	£	£	£
Relating to the work of the Church				
Parish Share	57,743.00		57,743.00	
Sanctuary	663.91		544.07	
Children's Church & Youth Group	306.47		294.85	
Music	4,765.43		4,291.46	
Church Running	21,727.51		25,777.90	
Clergy Expenses	1,741.18		2,285.00	
Ministry, Worship and Events	359.11		0.00	
Garden	1,623.00		1,560.00	
Building Maintenance	1,554.62	90,484.23	7,988.89	96,043.07
Administration				

Printing and Marketing	1,331.07		1,418.08	
Secretarial	6,567.13		7,078.75	
Bank Charges	203.09		0.00	
Stationery	505.00	8,606.29	230.00	8,726.83
Other Expenses				
Church Hall	5,353.71		5,350.55	
Miscellaneous Expenses	0.00	5,353.71	673.16	6,023.71
Total Expenditure		104,444.23		110,793.61
Surplus/(deficit)		5,368.55		(21,272.66)

Note

The revaluation of the shares has been attributed to Other Income.

Income and Expenditure Summary

General fund	-- 2021 --	-- 2020 --
	£	£
Balance brought forward	5,651.20	26,923.86
Income		
Surplus (deficit) on ordinary activity	5,368.55	(21,272.66)
Shares at market value – (incl. above)	0.00	0.00
Expenditure		
Transfer to Fundraising Events	0.00	0.00
Balance carried forward	11,019.75	5,651.20

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.21	78.59	1,066.96
Sales in 2021	0.00	0.00
Balance carried fwd 31.12.22	78.59	1,066.96

The value of the 78.59 shares at 31.12.21 using a bid price of 5828.98p was £4,581.00. This represents an unrealised gain over the original purchase price of £3,514.04.

War Memorial

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020 --
	£	£
Balance brought forward	3,539.71	3,363.29
Income		
Donations and grants	5,322.68	176.42
Expenditure		
Project Expenditure	(6,616.08)	0.00
Balance carried forward	2,246.31	3,539.71

Flower Fund

Income and Expenditure Summary

<i>(Restricted)</i>	-- 2021 -- £	-- 2020 -- £
Balance brought forward	380.80	379.80
Income		
Donations and fees	0.00	50.00
Expenditure		
Expenditure on flower purchases	0.00	(49.00)
Balance carried forward	380.80	380.80

Maurice Roberts Memorial Fund

Income and Expenditure Summary

<i>(Restricted)</i>	-- 2021 -- £	-- 2020 -- £
Balance brought forward	97.22	97.22
Income		
Additional Donation	0.00	0.00
Expenditure		
Cleaning	0.00	0.00
Balance carried forward	97.22	97.22

This fund is for the repair and upkeep of hassocks/kneelers in the church, and the funds are administered by the Friends of St Saviour's.

Fund for development Phase 2

Income and expenditure

<i>Restricted Fund</i>	--2021--	--2020--
	£	£
Balance brought forward	12,148.67	16,590.87
Income	0.00	0.00
Expenditure on church infrastructure	0.00	(4,442.20)
Balance carried forward	12,148.67	12,148.67

The Phase 2 development fund is restricted to the upgrading of church and hall facilities for the disabled – ramps, lavatories, wider doors, etc. and to revamping the hall to make these changes possible.

Millennium Window

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020 --
	£	£
Cash Balance brought forward	81.09	81.09
Project expenditure	0.00	0.00
Cash balance carried forward (restricted)	81.09	81.09

Friends of St Saviour's

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020 --
	£	£
Balance brought forward	8,902.75	5,662.55
Income	660.00	3,240.20
Expenses	0.00	0.00
Balance carried forward	9,572.75	8,902.75

The Friends had their own bank account which was closed during the year and the surplus funds deposited into the PCC's main account.

Senior Citizens' Tea Club

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020 --
	£	£
Balance brought forward	174.87	137.67
Income		
Collections	222.60	142.20
Expenditure		
Various events and expenses	(292.00)	(105.00)
Balance carried forward	105.47	174.87

Defibrillator

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020--
	£	£
Balance brought forward	849.70	(1,787.00)
Income		
Donations	0.00	2,786.70
Expenditure		
Installation expenses	(162.00)	(150.00)
Balance carried forward	687.70	849.70

The surplus will be used for the annual maintenance charges.

Fundraising Events

Income and Expenditure

<i>Designated Fund</i>	-- 2021 --	-- 2020--
	£	£
Balance brought forward	4,896.47	6,396.47
Income		
Donations and Sponsorship	10,972.09	0.00
Expenditure		
Relating to a prior year event	0.00	(1,500.00)
Event costs	(4,795.04)	0.00
Balance carried forward	11,073.52	4,896.47

Organ Repair Fund

Income and Expenditure

<i>Restricted Fund</i>	-- 2021 --	-- 2020--
	£	£
Balance brought forward	0.00	0.00
Income		
Donations	4,250.00	0.00
Expenditure		
Repair Costs	(864.00)	0.00
Balance carried forward	3,386.00	0.00

Funds Placement

Financial Assets

	-- 2021 --		-- 2020 --	
CBF Equity Investment Fund (current valuation)	4,581.00		3,862.75	
<i>Total at-risk equity investments</i>		4,581.00		3,862.75
CBF deposit fund	12,500.95		12,494.44	
Barclays Community (current) Account	33,717.33		20,365.29	
<i>Total cash or low-risk holdings</i>		46,218.28		32,859.73

Calls on Assets

Fund		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
		2021	2020	2021	2020	2021	2020	2021	2020
General		(5,964.98)	(10,608.77)	12,403.73	12,397.22	4,581.00	3,862.75	11,019.75	5,651.20
War Memorial	r	2,246.31	3,539.71	0.00	0.00	0.00	0.00	2,246.31	3,539.71
Devt fund p2	r	12,148.67	12,148.67	0.00	0.00	0.00	0.00	12,148.67	12,148.67
Friends	r	9,572.75	8,902.75	0.00	0.00	0.00	0.00	9,572.75	8,902.75
Maurice Roberts	r	0.00	0.00	97.22	97.22	0.00	0.00	97.22	97.22
Fundraising Events	d	11,073.52	4,896.47	0.00	0.00	0.00	0.00	11,073.52	4,896.47
Defibrillator	r	687.70	849.70	0.00	0.00	0.00	0.00	687.70	849.70
Organ Repair	r	3,386.00	0.00	0.00	0.00	0.00	0.00	3,386.00	0.00
Tea Club	r	105.47	174.87	0.00	0.00	0.00	0.00	105.47	174.87
Flowers	r	380.80	380.80	0.00	0.00	0.00	0.00	380.80	380.80
Millennium Window	r	81.09	81.09	0.00	0.00	0.00	0.00	81.09	81.09
		33,717.33	20,365.29	12,500.95	12,494.44	4,581.00	3,862.75	50,799.28	36,722.48

'Off books' Investments

22 Sandridge Road Fund (132001799S)

CBF Investment Fund (endowment - income unrestricted)	Shares	Book value £
Balance Brought Forward	5,408.67	40,664.00
Balance Carried Forward	5,408.67	40,664.00

The value of 5,408.67 shares as at 31.12.2021 at a bid price of 2352.57p was £127,242.75.

Ives Bequest (132001010S)

CBF Investment Fund (Endowment, income restricted to Stipend of Assistant Curate or Diocesan purposes only)	Shares	Book Value £
Balance brought forward	2,966.00	1,720.63
Balance carried forward	2,966.00	1,720.63

The value of 2,966.00 shares as at 31.12.2021 at a bid price of 2,352.57p was £69,777.23.

The diocese appropriates the income from this investment as we have no stipendiary assistant curate.

Notes to the accounts

1. Social Committee

This committee maintains an account at the St Albans branch of the Royal Bank of Scotland for the purpose of receiving income and meeting expenditure in connection with social events. Profits are paid over to the PCC and are included in these accounts.

2. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting regulations 2006, using the Receipts and Payments basis. Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

3. Funds

The General Fund represents funds of the PCC which are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church Groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

4. Balance Sheet

The following assets and liabilities are recognised but not valued in the statement of Assets and liabilities:

-

- Moveable church furnishings requiring a faculty for disposal
- Land and buildings held on behalf of the PCC
- Office Equipment
- Computer equipment
- Four pianos
- Lawnmower
- Cooker
- Dishwasher
- Hall furnishings

Closing bank balances are shown in the receipts and payments accounts.

5. Investments

Investments are valued at market value as at 31.12.21. The investments consist of shares held in several common investment funds and are all held in the United Kingdom. The 22 Sandridge Rd Fund, and the Ives Bequest have not been included in the Accounts as the PCC has no control over these. The trustees for these funds are the St. Albans Diocesan Board of Finance.



APCM 2021

Minutes of the Annual Meeting of Parishioners held in the Parish Church on Sunday May 23rd 2021

1. Present at meeting

44 people attended the meeting in church.

2. Apologies for Absence

Apologies were received from:

Elizabeth Cash

James Cash

Michael Elves

Geoff Harrison

David Laphorn

John Winter

3. Convening of meeting

Fr. Richard Watson (Chair) convened the meeting at 11.05

4. Appointment of Clerk to the Meeting

Imogen de la Bere was appointed clerk to the meeting

5. Minutes of the Previous Meeting held on Sunday October 18th 2020

Minutes of the previous meeting approved as an accurate record of the previous meeting.

6. Election of Churchwardens

Diane Nicholas (proposed Ann Ferrar, seconded Bruce King) and Trevor Oakes (proposed Teresa Dodds, seconded Geoff Bassil) were re-elected as churchwardens.

There being no other business the meeting was closed at 11.07

Minutes of the Parochial Church Meeting held in the Parish Church on Sunday May 23rd 2021

1. Present at meeting

44 people attended the meeting in church.

2. Apologies for Absence

Apologies were received from:

Elizabeth Cash
James Cash
Michael Elves
Geoff Harrison
David Laphorn
John Winter

3. Convening of meeting

Fr. Richard Watson (Chair) convened the meeting at 11.08

4. Appointment of Clerk to the Meeting

Imogen de la Bere was appointed clerk to the meeting

5. Minutes of the Previous Meeting held on Sunday October 18th 2020

Minutes of the previous meeting approved as an accurate record of the previous meeting.

6. Presentation of the 2021 Electoral Roll

Tony Clayton presented the roll, which has decreased by two, giving a total of 137, of whom 36 are resident in the parish. Fr Richard thanked Tony for keeping the roll.

7. Vicar's Report

Fr Richard presented his report (see separate document) and thanked the many people who supported the work of the parish. Nicholas and Susan Hare were singled out for their work in providing virtual choir music throughout the lockdowns, This was greeted with acclamation by the meeting.

8. Elections to PCC

Re-election

Three members (Geoff Bassil, Alex Greenwood and Nonita Palmer) were coming to the end of their term. The meeting extended thanks by acclamation to Geoff Bassil for 26 years of service. ears of faithful. Alex (Charloote Wilmer-Barbrook/Diane Nicholas) and Nonita (Jan Brown/Pauline Morley) stood again and were elected unanimously.

Election of Deanery Synod Representatives

Hasmeeta Mahandrew and Libby Agrotis are in the second year of their term as Deanery Synod representatives. Jeremy Harding is a Deanery Synod representative as a member of Diocesan Synod.

9. Report from Treasurer and Presentation of Accounts

Matt Barbrook presented the APCM with the Accounts for 2020. Because of the loss of hall and church hire and collections, income was substantially reduced. Expenditure was also down, but not by a compensatory amount. The Friends' bank account had been closed and the funds deposited with the parish. Matt proposed that the meeting formally receive the accounts. This was unanimously approved.

10. Report on the proceedings of the Deanery Synod

The report, included in the Annual Report, was received.

11. Annual Report

Fr Richard presented the 2020 Annual Report. (see separate document)

12. There being no questions of other business the meeting closed at 11.27

Trevor Oakes proposed a vote of thanks to Fr Richard, commenting on the widely-voiced excellence of his online services, and this greeted with acclaim.