



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 Hardynges 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 1 st 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 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

| | -- 2022 -- | | -- 2021 -- | |
|-------------------------------|------------|------------|------------|------------|
| <i>Receipts</i> | £ | £ | £ | £ |
| 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 |

| <i>Expenditure</i> | -- 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

| | | Barclays Current a/c | | CBF Deposit fund | | CBF Accumulation Shares | | Totals | |
|--------------------|---|----------------------|------------------|------------------|------------------|----------------------------|-----------------|------------------|------------------|
| Fund | | 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 |
| Dev't 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.