



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

[stsavioursstalbans.com](https://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

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## 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

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## 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 been 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

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## 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 recourses 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 sort-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!) Chilli 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 Simplicite*. 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 21<sup>st</sup> 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 17<sup>th</sup> 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 within 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](http://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 its 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

	-- 2024 --		-- 2023 --	
<i><b>Receipts</b></i>	£	£	£	£
<b>Voluntary Income</b>				
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
<b>Other voluntary Income</b>				
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
<b>Other income</b>				
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
<b>Total Income</b>		121,823.63		118,051.07

<b>Expenditure</b>	<b>-- 2024 --</b>		<b>-- 2023 --</b>	
	£	£	£	£
<b>Relating to the work of the Church</b>				
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
<b>Administration</b>				
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
<b>Other Expenses</b>				
Church Hall	4,511.68		1,046.39	
Miscellaneous Expenses	0.00	4,511.68	979.11	2,025.50
<b>Total Expenditure</b>		122,968.84		118,009.69
<b>Surplus/(deficit)</b>		(1,145.21)		41.38

#### Note

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

## Income and Expenditure Summary

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

### Investments (part of 632009001J)

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

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

## Flower Fund

### Income and Expenditure Summary

<i>(Restricted)</i>	-- 2024 -- £	-- 2023 -- £
Balance brought forward	117.80	259.30
<b>Income</b>		
Donations and fees	0.00	0.00
<b>Expenditure</b>		
Transfer to general fund	(117.80)	(141.50)
<b>Balance carried forward</b>	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
<b>Income</b>		
Additional Donation	0.00	0.00
<b>Expenditure</b>		
Cleaning	(97.22)	0.00
<b>Balance carried forward</b>	0.00	97.22

## General Maintenance Fund

### Income and expenditure

<i>Restricted Fund</i>	--2024-- £	--2023-- £
<b>Balance brought forward</b>	9,548.67	12,548.67
From Fundraising Events	2,000.00	0.00
Quinquennial expenses	(4,395.43)	(3,000.00)
<b>Balance carried forward</b>	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 -- £
<b>Cash Balance brought forward</b>	81.09	81.09
Cleaning	(81.09)	0.00
<b>Cash balance carried forward</b> (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 -- £
<b>Balance brought forward</b>	10,506.25	10,056.75
Income	224.00	449.50
Expenses	0.00	0.00
<b>Balance carried forward</b>	10,730.25	10,506.25

## Defibrillator

### Income and Expenditure

*Restricted Fund*

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

## Fundraising Events

### Income and Expenditure

*Designated Fund*

	-- 2024 -- £	-- 2023-- £
<b>Balance brought forward</b>	6,605.38	15,081.21
<b>Income</b>		
From All Events	26,600.14	29,232.24
<b>Expenditure</b>		
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)
<b>Balance carried forward</b>	19,572.53	6,605.38

## Organ Repair Fund Income and Expenditure

*Restricted Fund*

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

## Vicar's Discretionary Fund Income and Expenditure

*Designated Fund*

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

## Youth Worker Fund Income and Expenditure

*Restricted Fund*

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

		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
Fund		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
		<b>58,591.93</b>	<b>51,560.21</b>	<b>13,739.07</b>	<b>13,071.27</b>	<b>4,932.48</b>	<b>4,692.91</b>	<b>77,263.48</b>	<b>69,324.39</b>



## '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.