



St Saviour

ST ALBANS

Annual Report

2019

Annual Report and Financial Statements of the
Parochial Church Council
for the year ended 31st December 2019

Incumbent
Fr Richard Watson

Accountants
Mercer & Hole
Chartered Accountants
420 Silbury Boulevard
Milton Keynes

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Ministry and Parochial Church Council

Ministerial Team

The Ministerial Team consists of Fr Richard (Vicar), Fr Andrew (Associate Priest – PTO), Dr Michael Elves (Reader - PTO) and Diane Nicholas & Libby Agrotis (Churchwardens). Fr Tony Halton was licensed to the parish in May 2019. Dr Imogen de la Bere joined the team as Parish Administrator in March 2019. Fr Ian Pidoux has Permission to Officiate (PTO) and concelebrates most Sundays. Imogen alternates with Michael in acting as liturgical Deacon. Sarah Marshall (ordinand) and the Revd Fiona Souter (Acting Chaplain at the University of Hertford) have assisted at the altar from time to time. Corniel Quak joined the team as Ordinand in October 2019. In February this year Joshua Pollard was accepted for ordination training, a first for several decades.

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.

During the year, the following people served as members of the PCC

Incumbent	Fr Richard Watson (ex-officio)
Churchwardens	Diane Nicholas (ex-officio) Libby Agrotis (ex-officio)
Representatives on Deanery Synod	Jeremy Harding (ex-officio - Diocesan Synod) Ellie Matthews (lay vice-chair) Joshua Pollard
Elected Members	Matthew Barbrook (Treasurer) Geoff Bassil Alex Greenwood (Secretary) Geoff Harrison Dorothy Hones Bruce King Michael North Trevor Oakes Mike Mura Nonita Palmer Helen Riddle Laura Summers
Assistant Priest	Fr Tony Halton (ex-officio)
Associate Priest	Fr Andrew Ferrar (co-opted)
Reader	Michael Elves (co-opted)

The full PCC met five times in the year 2019/2020; no extraordinary meetings were held. Fr Richard chaired the meetings with Ellie Matthews as Vice-chair. Alex Greenwood remained as PCC Secretary, but Imogen de la Bere took on the role of Minute Secretary in September 2019. Michael Elves resigned his co-opted place in November 2019.

The Standing Committee met in advance of each PCC Meeting to set the agenda, and is made up of the Vicar plus elected PCC officers (Lay Chair, Churchwardens, Secretary and Treasurer).

Policy:

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

Mission Action Plan:

Members of the PCC attended this year's RNP vision day organised by the Diocese which all fed into positive discussion on the PCC away-day in February and will help inform the development of a revised MAP for St Saviour's in due course. In March, members of the PCC met representatives of the Diocesan Advisory Committee (DAC) to explore possible developments to make the church and hall 'fit for purpose' with a view to improving the hall facilities, the church heating system and providing toilets in church with basic kitchen facilities in the 'welcome area'. The DAC also pointed out that although legally compliant, neither the church or hall buildings offered satisfactory disabled access and toilet facilities. The PCC received the report of the DAC site visit and have been encouraged to draw up a Statement of Significance and Statement of Need as things progress.

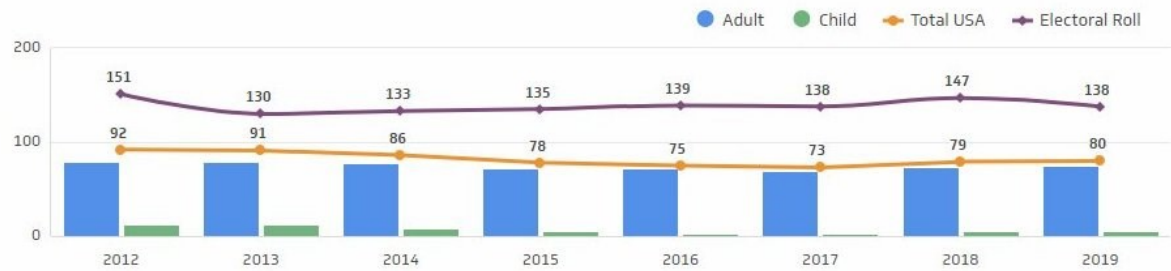
Finance:

Noting the success of the Stewardship Campaign in 2018, a low-key renewal was suggested in the autumn to ensure running costs were met.

Other aspects of church life were discussed by the PCC through the year, and are covered by the reports which follow.

Church Attendance

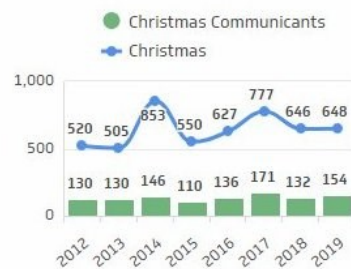
Usual Sunday Attendance



Easter



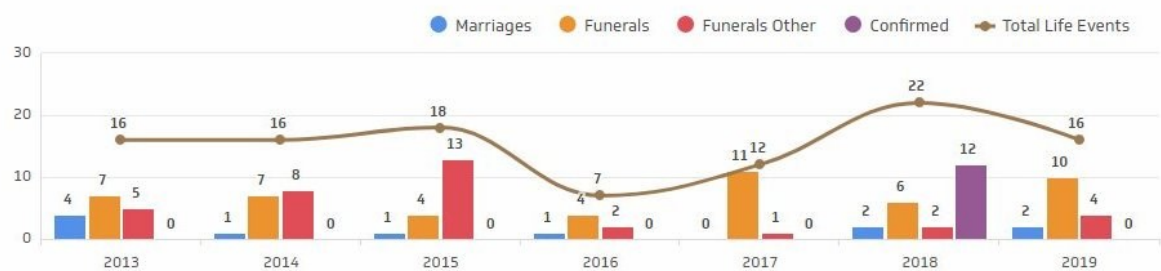
Christmas



Advent



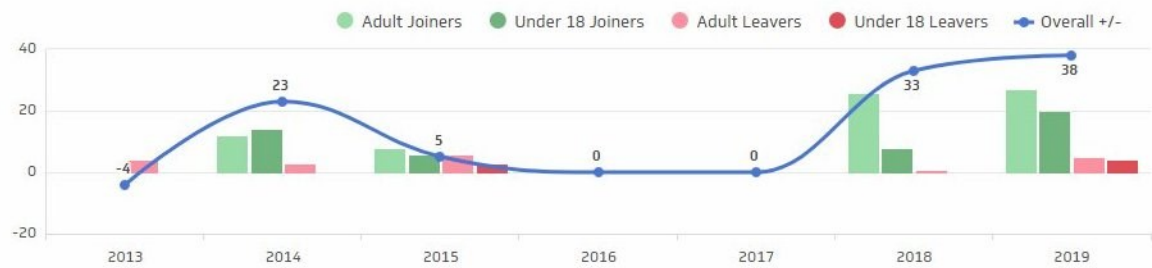
Life Events



Average Weekly Attendance (October Count)



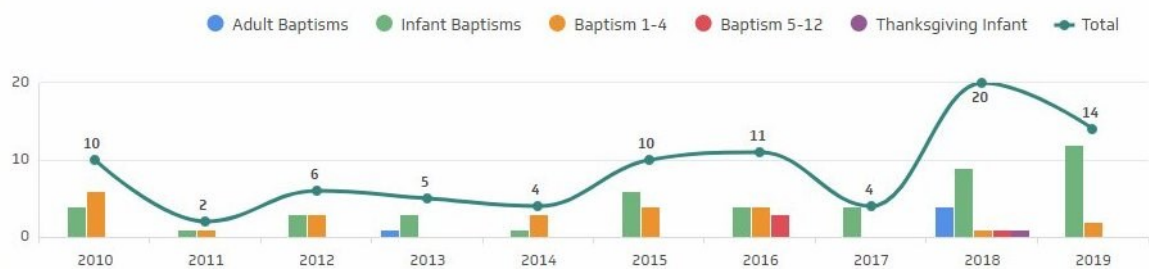
Joiners & Leavers



Worshipping Community by Age



Baptisms & Thanksgivings



FX Attendance in October



Electoral Roll

The electoral roll was revised in 2019, and now stands at 138, one more than last year. The encouraging news is that of those 17 are new parishioners, which means that in spite of deaths and movements we are still growing.

Reports

Beer & Fizz Festival

This year saw second Beer & Fizz Festival in Church in July, organised in association with Ye Olde Fighting Cocks and supported by a number of local pubs and businesses. Building on last year's event, the festival welcomed around 1,000 people to the church and made around £5,000 profit, which was shared between church funds and local charity Earthworks. As well as generous support from Ye Olde Fighting Cocks, the marketing for the event was assisted by One Big Company in Clerkenwell and we received just under £5,000 worth of design work free of charge. Empty Events provided us with a full programme of live music, which served to bring in 'a different crowd' from the previous year – notably younger! The event also brought other community groups together, including the St Albans Morris Dancers and Radio Verulam, and included a 'Beer & Hymns' service which closed the festival on the Sunday evening. The Diocese continues to hold up the festival as an example of creative community engagement and reaching new people.

Churchwardens

We had a very busy year in 2019. We started the year by appointing a new Architect, which was very important as 2019 saw our Quinquennial Report being published. We now have regular meetings with Jenny and Tina regarding the bookings of the church and hall, and also with the ministerial team regarding the ministry here at St Saviour's. We welcomed both Fr Tony and Corniel to the ministerial team. Fr Tony was licenced by the Bishop in a wonderful Mass at St Saviour's, and Corniel is to be with us for the next 3 years as he trains for the priesthood.

We celebrated with Fr Richard his 25 years of ministry with a superb Mass followed by drinks. Fr Richard and Linda gave St Saviour's a lovely vestry bell, which can be heard ringing out at the start of every Sunday morning service.

We welcomed the Guides and Rainbows to St Saviour's this year; they use the hall for their weekly meetings, and we look forward to them joining us for some services in the future.

We have had a couple of very interesting and fruitful PCC days, to which the congregation were also invited, to discuss how we move forward as a parish. We will have more of these in the future.

2019 saw the start of FAF or Families at Four, which has been very well attended so far with many exciting activities to join in with.

We have also seen the start of Jazz Masses, which have been very popular and have brought in many visitors.

This year we held our first Harvest Festival for a number of years. This again was well attended and special thanks go to Josh for organising it.

We have now set up a Walsingham Cell which has 11 members. We have a Mass every second Saturday of the month to which everyone is welcome - it is not a closed group.

We had our annual inspection in August this year, again conducted by Fr Kenneth Padley from St Michael's. He was very impressed with everything we do here and he gave us a few ideas about what we could try next, including improving the heating!

In 2019, we moved the children's area nearer to the back of the church; this was partly so that it is more visible from the entrance, and anyone passing with children would feel welcome to come in and use the space.

We are in the process of acquiring a defibrillator to be fixed on the exterior of the front wall of the church. Hopefully, this will be completed early in 2020.

We have had a very successful year with a new administrator in post. Imogen has been a great support to the Vicar and churchwardens, and has set up and improved systems which put all aspects of church administration on a firmer footing.

We have also set up a pastoral support team, the aim of which is to coordinate the pastoral care for which we all as a community have responsibility.

Being licenced premises now, we have had a number of social and cultural events added to our calendar this year, and hope this will continue into next year.

The Hart memorial and the War memorial are still works in progress - watch this space.

We still haven't heard any more about yellow lines on Sandpit Lane, but the parking situation locally is the subject of much discussion and consultation. We await clarification early next year.

We enjoyed a peaceful and thought-provoking retreat led by Fr Richard at Pleshey in the summer.

Bookings - Church & Hall

The church is booked for musical events throughout the year, more often in the summer months when it is warmer. During 2019, there have been nine concerts given by choirs, eight concerts given by orchestras, one organ recital, four school events (mainly carol concerts), two charity concerts, a local youth orchestra concert, a wine-tasting and a concert for piano students.

The church was also used for the bi-annual 'St Albans International Organ Festival' in July, including competitions for improvisation and interpretation and a concert. There was also a visit by organists.

The Beer and Fizz Festival proved another big hit, and Empty Events, who provided the entertainment for this and the Harvest Festival put on a successful event.

The hall continues to be heavily booked, with several long-term clients. We were able to accommodate the Guides and the Rainbows (but not so far the Brownies.)

Through the good offices of Geoff Harrison (also the premises' licensee), the church was able to obtain a permanent licence for the sale of alcohol. Following relevant legal advice, new forms of contract of hire were drawn up for the Church and Hall during the year. These have greatly simplified the hiring process, and incorporate the new rules around the sale of alcohol.

Book Club

The members of the Book Club have continued to enjoy reading and discussing a wide selection of novels, not all of which are of great literary merit! This year, the programme has been widened to include the occasional biography and an evening appreciating John Betjeman's poetry. We continue to be very grateful for the

unfailing patience and humour with which the County Library service meets our needs.

Buildings Team

This team consists of Jeremy Harding, Trevor Oakes, Mick and Mary North, Geoff Bassil and occasionally Colin Innes-Hopkins (for sound and lighting).

The sound system has been reworked to make big changes to the system. The pulpit mic is now centrally mounted and is our best microphone, and there is a control system which means that a sound operator can now tune the system as we go along. The wiring between the Church and Vestry has been completely reworked, and interference has been stopped. It is now possible to pipe music or sound from a phone or other appliance via wiring or Bluetooth, and the quality is now adequate. We now have fully-functioning personal microphones for the principal officiants. Our customers can also use aspects of the sound system without recourse to the master control system.

This year was the year for the Quinquennial report – the physical building report and the electrical report. Fairbrothers who have done the electrical report in the past having ceased trading, we have retained R&D Electrical for the report. This results in a number of important shortfalls which we have now had fixed (Christmas break). This was a complete rebuild of the Parish Hall electrical main board, and means that every circuit is now individually protected.

The hall lavatories have been a cause of continuing work – the whole system was knocked out by a short being flushed. The blowers in the lavatories have been replaced with new ones. The external woodwork on the front and side of the Hall has also been upgraded and repaired.

The church lighting had a number of failed units which we have attended to and repaired. The photocopier in the Choir Vestry was relocated and re-connected to the Ethernet network. We are slowly switching to LED lights to replace the older halogens in the church.

We have also done aerial drone inspections of the high-level waterways and a thermal inspection of the heat loss in the church.

The pier by the left hand (facing the church) entrance to the churchyard has repeatedly been destroyed and rebuilt. We hope the latest effort, which included widening the entrance somewhat, and using technical brick with a return on the wall, will prove more durable

The Church Quinquennial report arrived in our hands too late in the year to action in 2019, and so we are in the process now of requesting quotes for the first tranche of this work.

Fr Andrew has done a lot of work on the War Memorial refurbishment, and complicated stuff it has proved to be. The various people involved in this conversation have moved positions substantially, and we are now getting close to this work being able to be done.

This year both the Gas Contract and the Electrical Supply contract needed to be renewed.

The affixing of the Memorial Tablet and the Hart Memorial in the Garden of Rest has been placed on hold at the present time.

The Defibrillator has been installed and commissioned and is available for use. Most of the work for this was done by Libby Agrotis, but the buildings team oversaw the electrical installation.

Carols till Closing

The Vicar's established carol singing evenings in the city's pubs have an impact on the profile of St Saviour's and there were a few who came to Christmas services as a result of their festive encounters! In 2019, 'Carols till Closing' was booked in 6 pubs: The White Lion, The Boot, The Mermaid, The White Hart Tap, The Great Northern and Ye Olde Fighting Cocks. Donations from last year's carols were used to purchase a Stagepas BT600 portable sound system which will be a useful resource not only for pub carols, but for Taizé services and other events at St Saviour's and elsewhere.

Choir

During 2019, the St Saviour's Choir expanded our introit and anthem repertoire to include a number of pieces new to us. We must have sung approaching 100 different pieces! These ranged from the French Medieval composer Gilles Binchois' version of *Veni Creator Spiritus* for Pentecost; lots of unaccompanied Renaissance music including Victoria's *Ave Maria* and *O quam gloriosum*, William Byrd's *Ave verum corpus* and movements from his 4-part Mass, movements from Palestrina's Mass *Aeterna Christi Munera*, Peter Philips's *Ascendit Deus* for Ascension Day, Hassler's *Dixit Maria* for The Annunciation; 17th century pieces by Eccard *When to the temple Mary went* (Presentation in the Temple), Monteverdi's *Ave Maris Stella* in a new, enhanced arrangement by NH with special recorder part for Gloria. From the 18th and 19th centuries we sang favourites by SS Wesley, Thomas Attwood, Stainer, Mendelssohn, Tchaikovsky, and from the 20th and 21st centuries we included music by Rachmaninoff, Vaughan Williams, Britten, Howells, Langlais, Peter Hurford and Will Todd.

We sang for nine special services, including Ash Wednesday (when we sang the Mass *40 Days and Forty Nights* composed by our choir director Nicholas Hare), Good Friday (the singing of the Passion), All Souls Memorial Service, the Advent Procession, and the Carol Service, and we provided a good variety of settings of the Agnus Dei throughout the year.

It was good to welcome Tom Semple to play his trumpet both for Easter Day and for the Carol Service. Very many thanks to John Winter for his sensitive accompaniments. The loyalty of our choir members week by week throughout the year is very much appreciated.

Churches Together in Marshalswick (CTM)

Churches Together in Marshalswick is an interdenominational group of six local Christian churches that come together for shared activities throughout the year. In January the CTM churches exchanged candles at the regular Sunday morning church services. 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 Bibles or religious material to be given to the junior school children in Marshalswick area. CTM organised and ran stalls for a Christian Aid Market outside St Mary's, Marshalswick at the start of the Christian Aid Week. In mid July St Leonards was the venue for the Summer Celebration of Praise where members of the CTM churches chose their favourite hymns. In late October Homewood Road URC hosted a talent evening of songs, poems and comic turns. St Saviour's hosted the Advent Carol service after which the CTM Travelling Crib started its journey around the participating CTM parishes. Over the Advent period CTM organised an Angel Trail featuring 19 distinct posters prominently displayed around the greater Marshalswick area, each with a letter contributing to an Advent message. During the year, outside Budgens at Marshalswick, CTM collected about 1000 items for the foodbank in three Saturday morning sessions (in March, July and December). CTM held a short carol singing session at the Quadrant on a cold Friday evening in late December.

Deanery Synod

The synod had three meetings in 2019, at Christchurch, High Oaks, St Luke's Bricket Wood, and St John the Baptist, Aldenham. Each meeting had a main speaker – usually talking about Reaching New People, and related outreach. Then the Deanery Mission Action Plan activity was reported on – the big emphasis in 2019 was on X:Site – gatherings for 11-14 year old children in various venues several times in the year, plus a Beautiful Burial Grounds initiative to increase and nurture the bio-diversity of the churchyards of those churches signed up. At the third meeting in the year, climate change became a topic of considerable interest – this one will run and run.

Jeremy Harding has been elected as a Diocesan Synod lay representative of the Deanery.

Jeremy presented a proposal via the Rural Dean that the communications needs of the Deanery be provided by Electronic Notice boards similar to the ones our parish has for events. This proposal is still under consideration.

Healing Ministry

The congregation of St Saviour's exercises a healing ministry every day of the year with prayers for the sick and outreach into the wider community. The monthly

Healing service on a Sunday evening offered the opportunity for the laying on of hands in the context of deep prayer. Names placed on the altar were given with love and the invocation of the Holy Spirit's healing power.

A further opportunity to have laying on of hands and anointing was introduced during the Parish Mass after administration of the Sacraments once a month in the Lady Chapel. This found immediate acceptance and attracted 15-20 worshippers and we plan to continue this way.

Families at Four

A new congregation was launched in May 2019 for families with younger children (primary school age) to supplement the existing work with Tots Time and Junior Church. It meets on the second Sunday of each month with activities, craft, songs and bible story from 4pm till 5pm when a simple tea-time meal is provided and donations received to cover costs. On average there are around 25-30 in attendance with v10-15 of those being children, plus parents and helpers. Thanks to Laura Summers and the team (known as 'the Faffers'!)

Flowers

This year has seen some marked changes in the flower arranging at St Saviours. Firstly due to the declining numbers of flower arrangers and the lack of porch space, we are only providing the main pedestal and the one in the Lady Chapel on a fortnightly rota. We were also not required to decorate the church for Harvest Festival as there were so many other activities going on.

We now have a small team of dedicated ladies who most generously give their time and provide the flowers throughout the year for which the congregation continue to be extremely grateful. As always, we encourage anyone to sponsor a pedestal, at any time, for any occasion.

Friends of St Saviour's

The Friends continue to support parish in practical matters, the current project being the replacement of the hall floor, following the successful refurbishment of the kitchen. . 2019 was a quieter year than usual, with only two events, an excellent guided walk of part of the bounds, to celebrate the 1350 anniversary of the arrival in Britain of Theodore of Tarsus (to whom we have a fine window). This was followed by one of our splendid afternoon teas. This was a joint event with the Friends of Bernards Heath, with whom we hope to make common cause in 2020 going forward. The annual lecture (Dr Peter Burley on St Albans' Two Royals Burials) was followed by afternoon tea and Solemn Evensong. Several new people joined the team to help with the events. We were saddened by the death of one of our founders, much loved Ken Lacey.

Junior Church

Junior Church has continued to meet most Sundays in term time but numbers continue to remain low. We have three regular leaders and sometimes have support from students studying for their bronze Duke of Edinburgh's Award. Sessions have, on the whole, been based around the Gospel reading for the day.

We continue to organise the monthly food bank collection for FEED on the second Sunday of the month.

Our annual Good Friday and Advent workshops were both very well supported. As attendance has been so low this year, we decided to hold our summer party in conjunction with the Families at Four congregation. Other notable events have included making a wreath to lay at the war memorial on Remembrance Sunday, providing readers at the lighting of the Advent wreath and the construction of 200 Christingles.

Families at Four has proved a successful new addition to our outreach to families. It meets on the second Sunday of the month for shared activities and a meal, and has dedicated team of helpers and a regular group of families with children attending

Lent Course

Remarkably a record number of people signed up for the 2019 Lent House Groups, designed to be lay led and lay hosted, following Jean Vanier's book "We Need One Another". The groups met once before having to be cancelled due to the COVID-19 lockdown.

Liturgy Course

Fr Richard led a three session course in the autumn helping members of the congregation to think through the 'nuts and bolts' of what we do in the liturgy of the mass and why we do things in particular ways. Those attending found it useful and informative, and it is hoped to repeat the sessions next year for a wider audience.

Men's Group

This fellowship group met nine times during the year for an informal evening over supper usually on a Wednesday evening. This year we welcomed Fr Ian as a regular supporter. The steady level of attendance was encouraging and the venues chosen reflected members wide ranging favourites. The year started in January with a visit to Aspava Turkish Restaurant in heavy snow. Not everyone made it there but we managed to get those who did safely home. There were visits to Greek, Italian, Indian, Tandoori, Thai restaurants and the warm welcome given to us by The Stables operated by the students of Oaklands College made this a popular favourite chosen again for our Christmas Party.

New members are always welcome as are guests at any time. The kitty surplus was donated to Church funds.

Parish Administrator

The administrator started in role in March 2019 with the aim of regularising and managing all the parish's office functions and data assets. The major tasks for 2019 were to collate all the different sources of information about the burial plots in the Garden of Remembrance and produce a reliable, consistent, usable and sustainable plot plan; to collate all the information held about the dead memorialised by the church in various places; to organise the parish data assets; to compile a Parish Directory (having received signed consent from everybody); to organise the recording or photocopying so that our returns to the copyright holders are more accurate; and dozens of small day-to-day tasks, thus relieving Fr Richard and Fr Andrew of tasks that distract them from the proper work of priests.

Pastoral Support Team

This team was convened in 2019 with the purpose of overseeing and enabling the pastoral ministry of St Saviour's, among the congregation and the wider parish, in partnership with the clergy and licensed ministers.

There are 7 members of the team:

Libby Agrotis
Jan Brown
Bruce King
Mandy Marson
Trevor Oakes
Nonita Palmer
Jan Shephard

Each of the team will take on the overseeing of a different area of the pastoral ministry, and, over the course of the meetings we have had this year with Fr Richard, who will take on what is beginning to emerge. The areas we aim to cover are:

- Maintaining the weekly prayer list and responding appropriately
- Offering a network of communication through which pastoral concerns and needs may be shared in confidence
- Co-ordinating home and hospital visiting when required
- Overseeing the sacramental ministry to the sick and housebound
- Making links with those attending different services at St Saviour's
- Following up on contacts through baptisms, weddings and funerals
- Meeting regularly, in confidence, to monitor and develop all of the above

Pastoral care in our community is the responsibility of all of us, and we all know that so much care and support goes on unseen day by day. We do not wish to change that work in any way, but instead to complement it and to coordinate our efforts so that no one in need of help or support is missed.

We are still in the early stages of development, but each meeting we have brings greater clarity and focus which we intend to harness in our work as we go into 2020.

Retreat

The parish retreat has now been established as an annual event, and we returned again to the House of Retreat at Pleshey, where Fr Richard led a series of sessions on passages from the Acts of the Apostles titled 'Come Holy Ghost our Souls Inspire'. 14 members of the congregation enjoyed the silence, companionship, reflection and some sampled the enduring delights of 'The Leather Bottle' across the road!

Sacristy

2019 saw some updating of the Sacristy. Fr Richard and I had a spring clean of everything in the Sacristy and it is now more manageable. We are hoping in 2020 to make even more changes to provide more space.

We now make more use of our wonderful brass candlesticks by using them for Exposition and Benediction on a Thursday night.

We also have our new Sanctuary bell given to the church by Fr Richard and Linda Watson to commemorate Fr Richard's 25th anniversary as a priest. This can be heard every Sunday morning as Mass starts.

We had a new red Altar frontal made by Libby and Mandy partly with material given to us by a funeral family. You will be aware that we have a number of new vestments, and importantly these have all been paid for by private donation. The PCC has agreed a sacristy repair fund so that the silverware and the vestments can be better looked after.

Taizé Services

In addition to the established schedule of worship at St Saviour's we have successfully grown a new congregation for a bi monthly service at the High Altar using the chants of the Taizé Community in France and providing an important opportunity for silence, reflective prayer before the sacrament and benediction. A small group of singers lead the service which draws around 25 people each time and has now established a pattern of occurring on the fourth Sunday of every other month at 6pm. Thanks especially to Andrew Earwaker who provides the musical accompaniment for the services. 2019 saw less than the full year's provision of Taize services due to illness and conflicting events, but it is hoped to restore the pattern in 2020.

Tots Time

Anthea Smith has been running Tots Time since Sept 2019, having started as a participant in Nov 2015 with her grandson and his Dad and being made to feel very welcome by Fr Peter. She says "It was a "God send!!!" Tots meet every Friday morning in term time between 9.30am and 10.45 (approx.) with a mini service suitable for little ones with stories, singing and instruments. The children are made to feel part of it all and take turns to light the candle and take the collection basket. This is followed by refreshments for children and adults.

They then have an activity for children e.g. colouring, making cards playing with "props" from our story, making sock puppets, playing hide and seek etc...It's a great way for adults and children to make new friends. There are currently have 4 regular

families with others popping in. Everyone is welcome. For more info contact Anthea via the parish website.

Senior Citizens' Tea Club

We have had another successful and interesting year at the Tea Club. Our talks have covered Yoga from a Chair, Unusual Gardens, Medical Detection Dogs, History of Mayoralty, and Mercy Ships interspersed with Songs of Praise, The Jumping Fleas, and wonderful operatic singing. The Tea Club is our outreach to the local community and obviously enjoyed by all our friends who attend and new members are always welcome. We have many helpers who are very much appreciated.

Stewards

This report relates to the stewarding roles carried out at 9.30 Sunday Parish Eucharist services as well as extra services as necessary throughout the church year.

There have been 15 stewards on the rota for most of the last year, all reliably fulfilling their roles as either stewards 1 & 2 (responsible for greeting, counting the congregation, ringing the bell, ensuring that readers, intercessors and chalice bearers are present, taking the collection, guiding the congregation at communion and tidying the church at the end of the service) or stewards 3 & 4 (responsible for welcoming, handing out service and hymn books, taking the offertory up to the altar, counting and recording the collection).

There have been some small changes to the duties over the year, such as counting the collection in the office area, and keeping the recording sheets there with the bags so that there is less traffic in the Sacristy after services. We have had two meetings which were well attended, when changes were discussed and opinions sought.

The stewards have, as always, been generous in covering for each other when circumstances have demanded it. I'd like to thank Harold Miller for all his hard work as a steward over the years; unfortunately, he had to step aside for much of the year, but his place is always there should he like to return to duty at any time in the future. Our thanks are also due to Pauline Homer who moved away from the area during the year. We were very sorry to lose her from the team; she has been a loyal and welcoming steward for many years and is missed a great deal. Gloria Winter very kindly offered to help out whenever she is not on duty with Children's Church, and this has been a great help in filling in where necessary, so thank you to her.

Currently, we have 15 stewards on the rota and our future plan is to recruit more people to take on a role, and share in what is a very important part of the church's life.

Stewards 1 & 2	Stewards 3 & 4
Diane Nicholas	Kim Redmond
Bruce King	Yvonne Rawlinson
Geoff Bassil	Dan Hayden
Dorothy Hones	Helen Jukes
Pam Clayton	Ben Winter
Clare Vermeulen	Elizabeth Muhley
Libby Agrotis	Phillip Milton
Gloria Wlnter	

Walsingham

A happy band of pilgrims found their way to The Shrine of Our Lady of Walsingham on the 6th of July for quality time in the context of a peaceful holy place venerated over the centuries by countless pilgrims. The delightful scent of Norfolk lavender, the healing mysteries of timeless liturgies and the sprinkling with water from the Holy Well combined to leave us once again with special memories from this place of peace and reconciliation. The founding of The Cell of the Holy House of Our Lady of Walsingham and St Amphibalus at St Saviour's this year strengthens further the links between these two places of healing through a Walsingham Mass held on the second Saturday of the month. All are welcome, and the service usually ends with coffee in the Vicarage and a discussion about an aspect of faith and spirituality.

War Memorial

Thanks to Fr Andrew's efforts the War Memorial restoration project has moved on significantly through 2019 (albeit slowly in order to meet the necessary requirements of the War Memorials Trust. Members of the congregation have been generous in supporting the project, with a hoped-for completion date of November 2020. The names of the fallen will be hand carved and new stonework inserted into the existing memorial. The funding for the project has been met, and we hope work will begin as soon as the final permissions have been granted.

Website & Social Media

The parish website continues to be a major instrument in our communication to the outside world and to our own people. It is constantly under review to make sure it has the appropriate policy documents and guides. For example it is possible to download the Terms on Conditions for hiring the church and hall, and to view the Hall Booking Calendar.

Contact details for all key people are provided as well as a regular calendar of services and events, and explanations of what we do.

Our Social Media presence has continued to grow, with the regular announcement of forthcoming events and pictures captured from services and other activities being viewed by hundreds of people.

Women's Group

The number of women attending group activities varies greatly, according to timing of meetings and the seasons. Sometimes it might be 5-6 for a morning or afternoon tea, and then as many as 27 for the Christmas meal. But Women's Group continues to be enjoyed and an important focus for connecting with each other in a friendly way. It was formed solely for opportunities of getting to know each other and to be a support network when needed. No joining or 'membership' required - all welcome. Any takers out there to form a group more suited to younger women ?

Receipts and Payments

for the year ended
31 December 2019
St Saviour's Church, St Albans

Income and expenditure account for the year ended 31 December 2019
General Fund

	-- 2019 --		-- 2018 --	
<i>Receipts</i>	£	£	£	£
Voluntary Income				
Planned Giving	54,978.48		41,673.98	
Collections	6,026.50		8,987.27	
Income tax recovered	13,972.48	74,977.46	11,727.05	62,388.30
Other voluntary Income				
Donations	1,276.47		4,888.16	
Legacy	0.00		7,052.00	
Fundraising Events	0.00	1,276.47	3,032.35	14,972.51
Other income				
Church Hall Rent	22,367.79		21,182.00	
Church – Hire	9,874.92		6,625.68	
Bank Interest	3,106.54		2,939.61	
Performing Rights Fees	0.00		316.50	
Church Fees	4,630.00		2,614.00	
Wall Safe	0.00		140.00	
Social Committee	350.00		700.00	
Other Income	0.00	40,329.25	951.58	
Total Income		116,583.18		112,830.18

<i>Expenditure</i>	-- 2019 --		-- 2018 --	
	£	£	£	£
Relating to the work of the Church				
Parish Share	55,762.00		54,281.00	
Sanctuary	2,071.39		1,154.10	
Children's Church & Youth Group	829.25		1,011.07	
Music	6,482.62		4,950.00	
Church Running	30,226.53		21,958.26	
Clergy Expenses	1,883.50		1,517.23	
Ministry, Worship and Events	0.00		474.91	
Garden	1,595.00		1,741.00	
Building Maintenance	6,419.78	105,270.07	3,958.35	91,046.12
Administration				
Printing and Marketing	3,036.37		2,724.97	
Secretarial	4,345.77		1,510.25	
Stewardship Campaign	0.00		120.00	
Stationery	200.00	7,582.14	141.00	4,496.22
Other Expenses				
Church Hall	6,143.29		6,435.48	
Miscellaneous Expenses	1,299.87	7,443.16	549.03	6,984.51
Total Expenditure		120,295.37		102,526.65
Surplus/(deficit)		(3,712.19)		10,303.33

Income and Expenditure Summary

General fund	-- 2019 --	-- 2018 --
	£	£
Balance brought forward	29,955.88	37,556.81
Income		
Surplus (deficit) on ordinary activity	(3,712.19)	10,303.33
Shares at market value	680.17	34.68
Interest on Deposit Account		61.06
Expenditure		
Gutter and Wall expenditure	0.00	(18,000.00)
Transfer to Fundraising Events		
Balance carried forward	26,923.88	29,955.88

Investments (part of 632009001J)

	Shares	Book value £
Balance brought fwd 01.01.19	78.59	1,066.96
Sales in 2019	0.00	0.00
Balance carried fwd 31.12.19	78.59	1,066.96

The value of the 78.59 shares at 31.12.19 using a bid price of 4542.10p was £3,569.64. This represents an unrealised gain over the original purchase price of £2,502.68.

War Memorial

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 --	-- 2018 --
	£	£
Balance brought forward	1,119.08	0.00
Income		
Donations	2,244.21	1,119.08
Expenditure		
Project Expenditure	0.00	0.00
Balance carried forward	3,363.29	1,119.08

Flower Fund

Income and Expenditure Summary

<i>(Restricted)</i>	-- 2019 -- £	-- 2018 -- £
Balance brought forward	285.27	(375.93)
Income		
Donations and fees	477.00	1,424.06
Expenditure		
Expenditure on flower purchases	(382.47)	(762.86)
Balance carried forward	379.80	285.27

Maurice Roberts Memorial Fund

Income and Expenditure Summary

<i>(Restricted)</i>	-- 2019 -- £	-- 2018 -- £
Balance brought forward	97.22	97.22
Income		
Interest	0.00	0.00
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>	--2019--	--2018--
	£	£
Balance brought forward	16,590.87	16,590.87
Income	0.00	0.00
Social Committee fund raising	0.00	0.00
Interest on invested funds	0.00	0.00
Expenditure on project	0.00	0.00
Balance carried forward	16,590.87	16,590.87

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>	-- 2019 --	-- 2018 --
	£	£
Cash Balance brought forward	1,556.09	1,556.09
Project expenditure	(1,475.00)	0.00
Cash balance carried forward (restricted)	81.09	1,556.09

Friends of St Saviour's

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 --	-- 2018 --
	£	£
Balance brought forward	4,822.55	2,915.31
Income	840.00	2,072.60
Expenses	0.00	(165.36)
Balance carried forward	5,662.55	4,822.55

The Friends have their own bank account with a balance of £2,591.20 at the 31st December 2019.

Curtain Funds

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 -- £	-- 2018 -- £
Balance brought forward	0.00	1,790.00
Income		
Curtain fund income	0.00	500.00
Subsidy from general fund	4,455.05	49.48
Expenditure		
Purchase and alterations	(4,455.05)	(2,339.48)
Balance carried forward	0.00	0.00

Senior Citizens' Tea Club

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 -- £	-- 2018 -- £
Balance brought forward	341.66	239.13
Income		
Collections	704.10	676.83
Interest on funds	0.00	0.00
Expenditure		
Various events and expenses	(758.09)	(574.30)
Donation to War Memorial Fund	(150.00)	
Balance carried forward	137.67	341.66

Sewing Bee

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 -- £	-- 2018 -- £
Balance brought forward	500.23	500.23
Income		
Donations	89.25	0.00
Expenditure		
Materials, other	(589.48)	0.00
Balance carried forward	0.00	500.23

Defibrillator

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 -- £	-- 2018-- £
Balance brought forward	0.00	0.00
Income		
Donations	345.00	0.00
Expenditure		
Installation and Purchase	(2,132.00)	0.00
Balance carried forward	(1,787.00)	0.00

The cost of the defibrillator has been fully met by donations since the date of this report.

Fundraising Events

Income and Expenditure

<i>Designated Fund</i>	-- 2019 -- £	-- 2018-- £
Balance brought forward	0.00	0.00
Income		
Donations and Sponsorship	6,396.47	0.00
Expenditure		
On specific causes and projects	0.00	0.00
Balance carried forward	6,396.47	0.00

Church Sound System

Income and Expenditure

<i>Restricted Fund</i>	-- 2019 -- £	-- 2018-- £
Balance brought forward	0.00	0.00
Income		
Donations	6,100.00	0.00
Expenditure		
Purchase and Installation	(10,542.20)	0.00
Balance carried forward	(4,442.20)	0.00

The remaining cost of the system has been pledged so there will be no cost to the general fund.

Funds Placement

Financial Assets

	-- 2019 --		-- 2019 --	
CBF Equity Investment Fund (current valuation)	3,569.64		2,889.47	
<i>Total at-risk equity investments</i>		3,569.64		2,889.47
CBF deposit fund	12,441.60		12,348.77	
Barclays Community (current) Account	37,392.38		40,030.61	
<i>Total cash or low-risk holdings</i>		49,833.98		52,379.38

Calls on Assets

		Barclays Current a/c		CBF Deposit fund		CBF Accumulation Shares		Totals	
Fund		2019	2018	2019	2018	2019	2018	2019	2018
General		11,009.84	15,315.09	12,344.38	11,751.42	3,569.64	2,889.47	26,923.86	29,955.98
War Memorial	r	3,363.29	1,119.08	0.00	0.00	0.00	0.00	3,363.29	1,119.08
Devt fund pll	r	16,590.87	16,590.87	0.00	0.00	0.00	0.00	16,590.87	16,590.87
Friends	r	5,662.55	4,822.55	0.00	0.00	0.00	0.00	5,662.55	4,822.55
Curtains	r	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sewing Bee	r	0.00	0.00	0.00	500.13	0.00	0.00	0.00	500.13
Maurice Roberts	r	0.00	0.00	97.22	97.22	0.00	0.00	97.22	97.22
Fundraising Events	d	6,396.47	0.00	0.00	0.00	0.00	0.00	6,396.47	0.00
Defibrillator	r	(1,787.00)	0.00	0.00	0.00	0.00	0.00	(1,787.00)	0.00
Church Sound System	r	(4,442.20)	0.00	0.00	0.00	0.00	0.00	(4,442.20)	0.00
Tea Club	r	137.67	341.66	0.00	0.00	0.00	0.00	137.67	341.66
Flowers	r	379.80	285.27	0.00	0.00	0.00	0.00	379.80	285.27
Millennium Window	r	81.09	1,556.09	0.00	0.00	0.00	0.00	81.09	1,556.09
		37,392.38	40,030.61	12,441.60	12,348.77	3,569.64	2,889.47	53,403.62	55,268.85

'Off books' Investments

22 Sandridge Road Fund (132001799S)

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

The value of 5,408.67 shares as at 31.12.2019 at a bid price of 1,912.60p was £103,446.22.

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 31.12.2019 at a bid price of 1,912.60p was £56,727.72. 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 2nd June 2020 and signed on its behalf by

Libby Agrotis, Churchwarden

Diane Nicholas, 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 31.12.19. 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.



St Saviour

ST ALBANS

Minutes of the Annual Meeting of Parishioners held in the Parish Hall on Sunday April 28th 2019

1. Present at meeting

2. Apologies for Absence

Imogen de la Bere
Jeremy Harding
Chris Fry
Brian Fry
Fr. Andrew Ferrar
Ben Winter
David Laphorn
James Cash
Bruce King
Linda Watson
Fr. Tony Halton

3. Convening of meeting

Fr. Richard Watson (Chair) convened the meeting at 11:15

4. Appointment of Clerk to the Meeting

Alex Greenwood was appointed clerk to the meeting

5. Minutes of the Previous Meeting held on Sunday April 15th 2018

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

6. Election of Churchwardens

Diane Nicholas and Libby Agrotis re-elected as churchwardens

7. There being no other business the meeting was closed at 11.17AM

Minutes of the Parochial Church Meeting held in the Parish Hall on Sunday April 28th 2019

1. Present at Meeting

2. Apologies for Absence

Imogen de la Bere
Jeremy Harding
Chris Fry
Brian Fry
Fr. Andrew Ferrar
Ben Winter
David Laphorn
Dorothy Hones
James Cash
Bruce King
Linda Watson
Fr. Halton

3. Convening of meeting

Fr. Richard Watson (Chair) convened the meeting at 11:20

4. Appointment of Clerk to the Meeting

Alex Greenwood was appointed clerk to the meeting

5. Minutes of the Previous Meeting

Minutes of the previous meeting were approved as an accurate record

6. Presentation of the 2019 Electoral Roll

Tony Clayton presented the Electoral Roll. A complete revision of the electoral had taken place. There were 138 members on the roll; 128 renewed from previous year and 18 new members. The numbers slightly improved on previous compete revision. Non-residents comprised 103 residents

7. Vicar's Report

Fr Richard presented his report (see separate document) and thanked the many people who supported the work of the parish.

8. Elections to PCC

Re-election

4 members coming to the end of their term. Jan Brown was not standing again. The meeting extended thanks to her for her service. Matt Barbrook, Mike Mura and Dorothy Hones stood again and were re-elected unopposed.

Election

Helen Jukes (proposed Matt Barbrook, seconded Nonita Palmer) and Geoff Harrison (proposed Jan Brown, seconded Robin Dodds) were elected.

Election of Deanery Synod Representatives

A vacancy for a deanery synod representative was carried forward.

9. Appointment of Stewards

Annual report pg. 11 lists stewards from 2018. David Elcombe has stood down and was thanked for his service. Gloria Pevy was added to the list.

10. Report from Treasurer and Presentation of Accounts

Matt Barbrook presented the APCM with the Accounts. He told the meeting that the parish had become a registered charity, which we are legally obliged to do, due to our income. Planned Giving had now increased for the first time in 5 years. There had previously been a £30K fall in income due to no Christmas Tree Festival and fewer bequests; otherwise other income broadly similar. Our parish share increased as we now have an incumbent. Less was spent on building maintenance. More had been spent on marketing due to the increase in activity.

Details on individual funds:

Curtain fund is now exhausted

A new fund had been created for the restoration of the war memorial

Matt proposed that the meeting formally receive the accounts; seconded John Myerscough. Approved.

11. Appointment of Accountant

Mercer and Hole were reappointed accounts to the parish.

12. Report on the proceedings of the Deanery Synod

Report received

13. Annual Report

Fr Richard presented the 2018 Annual Report. (see separate document)

The many people who run groups and help with parish functions were thanked for their hard work.

14. Questions from the Floor

15. AOB

Trevor Oakes told the meeting that work was continuing to re-establish St Michaels chapel as a chapel. He was asked to make the Tots Time equipment accessible.

Diane Nicholas expressed the parish's thanks to Fr Richard.

Fr. Richard thanked the parish for their prayers for Linda's mother.

16. The Meeting Closed at 12:12