

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHIPPENHAM (ST ANDREW) WITH TYTHERTON LUCAS

England & Wales · Charity number 1131163

Details

Other names ST ANDREW'S PCC, CHIPPENHAM

Status Registered

Legal form Previously excepted

Registered 2009-08-18

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

Contact

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Market Place
Chippenham
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Website <http://www.standrewschippenham.org.uk>

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: The Parochial Church Council works with the Vicar to promote the work of the Church of England within the Ecclesiastical Parish of St Andrew Chippenham with Tytherton Lucas.

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£172,510	£207,220	-	-
2023-12-31	£192,515	£185,261	-	-
2022-12-31	£294,846	£237,242	-	-
2021-12-31	£173,255	£158,689	-	-
2020-12-31	£159,404	£147,184	-	-

Trustees

Name	Role	Appointed
Rev Benji Tyler	Chair	2024-04-22
Christina Ann Knowles		2023-03-28
Christopher Norris		2017-05-01
DORRYTA HAYWARD		2014-07-09
ERYL MARTHA WYNNE SPENCER		
Elizabeth Nelson		2024-04-30
Gavin Macrae		2020-10-18
Linda Suzanne Silk		2023-03-28
MR DICK SPENCER		
Mary Pennel		2021-05-23
Patience Higman		2019-04-30
ROSALEEN MARY HARFORD		
Rosa Elizabeth Vine		2024-04-30
Ruth Margaret Harvey		2023-03-28
Simon Christopher Mark Elliott		2024-04-30
Susan Wood		2019-04-30
VIVIENNE PROUT		2022-05-03
Vernon Bundy		2021-05-23
WENDY MAXINE DEIDRE VALDRA REEVES		2011-05-14

Accounts

THE PARISH OF ST ANDREW CHIPPENHAM
WITH ST NICHOLAS TYTHERTON LUCAS
Reg Charity 1131163



**Annual Report and
Financial Statements for the
year ended 31st December 2024**



ST ANDREW'S CHURCH OFFICE, MARKET PLACE, CHIPPENHAM, SN15 3HT
<http://www.standrewschippenham.org.uk>

Showing God's love through welcome, service and inclusivity

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

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The Parish of St Andrew, Chippenham with St Nicholas, Tytherton Lucas

Charity no 1131163

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

Aims and Purposes

The Parochial Church Council of St Andrew's, Chippenham with St Nicholas, Tytherton Lucas (the PCC) has the responsibility of co-operating with the incumbent, or Churchwardens when in vacancy, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and other buildings of St Andrew's and St Nicholas Church.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at both St Andrew's and St Nicholas and become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live in the parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

- Provision of Pastoral care for people living in the parish.

- Missionary and outreach work

To facilitate the work, it is important that we maintain the fabric of our Churches and other Buildings.

Achievements and Performance

Chairman's report

In every parish vicars come, and vicars go. Never was this so apparent to me as, on the Feast of All Souls, I stood at the Eastern Chapel altar reciting the names of every recorded incumbent of this parish, from the earliest William de Avebury in 1272 to Rod in 2023, giving thanks for their ministry whilst a candle was lit for each. It served as a reminder that individually we are but a small cog in the vast machine of faith and time, but each of us has a part to play in the economy of God as we pass on the flame of love from generation to generation.

The long interval between interview in October 2023 and induction as Vicar in April 2024 was a time of patient endurance for us all. When permission was finally received that an announcement could be made, the collective sigh of relief was audible from Chippenham and Wantage, Oxfordshire, my sending parish.

Of course you were being wonderfully cared for by your curate, the Revd Anton, to whom I owe a great debt of gratitude, both for his care as well for his generously and gently handing over priestly responsibility. Not many incumbents have the luxury of such a conveyance, and I believe we have **all** been blessed by his prayerful guidance. The announcement in the summer of 2024 that he was to become the interim priest at St John's Frenchay Parish Church was met with joy for his future as well as thankfulness for all he gave to and in this parish.

When moving to a new place, it always takes time to settle; but arriving here was made smooth by the kind support and prayers of the congregations of both churches. The ministry team - consisting of our Licensed Lay Minister, Eryl, and four Benefice Worship Leaders, together with Fr Christian Saguyan (curate of the Woodbridge Benefice) - has worked collaboratively in maintaining and developing the liturgies of the church's year whilst valuing the parish's rich sacramental tradition. We are blessed to offer a wide variety of expressions of Divine Worship, and I am particularly delighted that the Book of Com-

mon Prayer usage has been cemented at St Nicholas', the choral tradition has been strengthened at St Andrew's, and links with the Bowood Estate for tri-monthly Evensong have been established. Liturgical additions to the regular pattern of services include Rogation Processions, the Lammastide Feast, Corpus Christi sacramental benediction, All Souls Requiem Service of Light and the candlelit Advent Procession.

My grateful thanks go to the ministry team for their inspiration and creativity, support and guidance, as well to the countless servers, sacristans and welcomers of both churches; Musical Director Paul, the choir & musicians; Ros who prepares each week's notice sheet, Christina our parish administrator and Steve our safeguarding officer; Chris our treasurer, Remy, who produces our monthly Newsletter from his home in Singapore, the PCC, cleaners and bell-ringers; Dorryta and all the coffee and catering providers, chair movers, church lockers etc etc etc who enable our churches to offer authentic and beautiful worship and hospitality.

Of course, the life of the Church is never lived in isolation – we are not an island, but an integrated part of the whole community. With that in mind it has been a joy to enable the forging of stronger links between the three Anglican benefices as, together, we build a Mission Area, bringing the reign of God ever more to the hearts and minds of the people of Chippenham. 2024 was a time for prayerful discernment between the incumbents of the town as to possible future strategies and collaborations. The St Andrew's Mothers' Union have taken on the link with St Peter's Foodbox, with a monthly 'WeCan Sunday' food collection, and our annual giving to local, international and national charities remains a vital part of our outreach, as does the annual distribution of food vouchers from the Vicar and Churchwardens' Charity.

Collaboration was also developed between St Andrew's - in its role as the Civic Church - and the Town Council and presiding over the great congregations inside and outside the church on Remembrance Sun-

day was a privilege I shall not forget. I am pleased to build deeper connections between the church and several other local businesses and organisations.

As the latest in a (very) long line of priests in this parish, I am mindful of the weight of responsibility, but I know I do not do it alone - for God has called me here and God is faithful. And I want also to pay tribute to my wonderful partner, Simon, who is a firm rock of love and encouragement, as well to the indomitable Church Wardens, Gavin and Jenny, and deputy Wardens Dorryta and Brian, all of whom do unimaginably more than can be imagined in co-operating to preserve and show forth the love of God and the light of Christ here in Chippenham.

Deanery Synod

The Deanery Synod met three times in 2024. St Andrew's was represented by Fr Benji, Dick and Eryl Spencer and Liz Nelson. The main focus of these meetings is to share good practice and ideas from member churches on how to make the Gospel meet modern day needs. This was accomplished by:

- The Representatives sharing ideas and initiatives being undertaken by their own churches at the Synod meetings and via the Deanery Newsletter;
- Hearing presentations from Diocesan officers, individuals and churches on how growth can be achieved and existing congregations supported. These presentations have included Bishop Neil talking about his experiences, Helen Lowther from Safe Families, Rev Matt Stone on ecological issues and Rev Si Dunn on the Deanery Mission Area.
- Sharing good environmental practices so that each member church can reach 'Net Zero' by 2030.
- The St Andrew's representatives communicate the Synod's activities to the PCC by circulating the Deanery Newsletter, the minutes

of Deanery meetings and by presentations to PCC meetings.

Church Buildings

The year started off with the 2024 Quinquennial survey although the final report incorporating its findings was not received for several months. This delayed planning revised priorities. Our intention was to work through the work the report set out but there have been several unforeseen demands which have taken up most of the Fabric Committee's time in the second half of the year. These have included the failure of the church central heating (now running again but work still to be done to make it work efficiently), failure of some high-level lights (church and hall both now addressed) and repairs to the hall floor. We intend resuming a more systematic approach to Quinquennial work in the coming months and to progress investigations of our options in relation to the chancel floor (to raise it all to one level or reduce it all to the same level) and end chancel wall decorations and curtains. So, a busy time ahead.

Ecumenical Relationships

St Andrew's was represented on ecumenical activities in Chippenham such as SAT – 7 and has established a working connection with Sheldon Road Methodist Church to promote joint social responsibility and environmental initiatives.

Members of St Andrew's congregation work jointly with members of other churches in Chippenham on such activities as Kittiwake which is teaching Syrian and Ukrainian refugees.

Financial Review

The deficit on St Andrew's General funds increased by £5-6,000 during 2024. On the one hand there was a slight reduction in Giving (£4,000) as well as an increase in expenditure, due in part to the increased costs of our Parish Administrator from April.

On the Fabric Account, we drew around £7,000 from our Reserves to pay for the Quinquennial repairs.

The overall balance on the Friends Account fell from £8,142 in 2023 to £6,225. The Friends paid for the repairs to the King Alfred Hall Floor (£5,400) whilst the 100 Club raised £3,165.

St Nicholas Church showed an overall deficit of around £7,000, largely due to the Quinquennial inspection and the recommended works. This was financed by a withdrawal from their Deposit Account.

Reserves Policy

It is the PCC's policy to maintain a balance on unrestricted funds which equates to at least six months unrestricted payments. For St Andrew's this equates to approximately £92,000. It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance held on unrestricted funds at the end of 2024 was approximately £120,000.

Social Responsibility

The Social Responsibility Committee met four times in 2024 to discuss how to promote the Gospel's message of hope via the following activities:

- By supporting farmers and suppliers in developing countries by selling Traidcraft goods which ensure that they are paid adequately for their produce. I would like to thank Debbie Warren for her hard work and commitment in running the Traidcraft stall and for the congregation in supporting it on most Sunday and Wednesday mornings.
- Organising a series of Lent Talks with informed speakers covering social issues including Christianity and Science by Professor Keith Charnley, the Environment by Deborah Tomkins from Green Christian, the Middle East from Bronwen Heaton of SAT- 7, a Christian broadcasting station then finally, Policing and being a Christian from our then Curate, Anton, who is a serving police officer.
- Christian Aid Week was supported by our CA Rep Mary Pennell

suggesting a wide-ranging list of simple suggestions for raising money or making donations.

- Supporting the `Kittiwake` group teaching English to Syrian & Ukrainian refugees.
- Raising the congregation`s environmental awareness by providing facilities for recycling pens, batteries and printer cartridges.
- The Committee allocates 10% of the church`s Planned Giving income to international and local charities that ideally have a St Andrew`s connection.
- Liaison with Bristol Diocese, Chippenham Deanery and Sheldon Road Methodist Church on environmental and social issues.
- Liaison with the Fabric Committee to investigate the recommendations of the Energy Audit provided by the Bristol Diocese as part of its aim for each church to achieve Net Zero by 2030.

Statement of Commitment to Safeguarding

The parish of St. Andrews Chippenham and St. Nicholas Tytherton Lucas is committed to safeguarding children, young people, and vulnerable adults from harm. We follow the House of Bishops guidance and policies and have our own Parish Safeguarding Officer.

Name of our PSO is Stephen Riley who was appointed by the PCC in July 2023.

Policies

The Safeguarding Policy was presented to the PCC and signed on the 11th July 2023.

It was reviewed by the Vicar and Churchwardens with the full PCC on 21st January 2025.

Activities

The PCC oversees the following activities for Children / Young People or for Vulnerable Adults:

The Parish Pastoral Team, Benefice Worship Leaders, Andys@4, Children`s Worship.

All adult volunteers have been given a copy of The Code for Safer Working Practice and the BWL and Pastoral Team have been given Role Descriptors which sets out codes of conduct and safer working practices.

Safer Recruitment & DBS

The PCC is responsible for the safe recruitment of people wanting to work with vulnerable groups through the activities mentioned above. The PCC has a named Safer Recruitment Officer who ensures that all present and newly appointed role holders possess appropriate DBS Clearance.

DBS Checks

As part of the safer recruitment process, where eligible, volunteers working with vulnerable groups have been DBS checked at the level appropriate to the role. Because the parish provides activities for vulnerable groups, the PCC members are also eligible for an enhanced DBS Check.

There are 21 PCC members who require a DBS check for their role and of them 21 have a current check (ie. the check has been completed within the last 3 years).

Training

Safeguarding training at different levels is a requirement for all roles, the current situation in terms of meeting the requirements in the parish is as follows:

Basic Awareness (all church officers and volunteers, bellringers)

No. in Role	No. completed training in last 3 years	No. with no or expired training	N/A
40	40	0	9

Foundation Safeguarding (PCC members, volunteers working with vulnerable groups, Churchwardens, Parish Safeguarding Officer, bellringers supervising children who ring with the team)

No. in Role	No. completed training in last 3 years	No. with no or expired training
21	21	0

Leadership Safeguarding (Churchwardens, Parish Safeguarding Officers, Licenced Lay Ministers, Tower Captains where children ring with the team)

No. in role	No. completed training in last 3 years	No. with no or expired training
5	5	0

Domestic Abuse (PCC members, Churchwardens, Parish Safeguarding Officers, Licensed Lay Ministers)

No. in role	No. completed training in last 3 years	No. with no or expired training
7	7	0

Reporting to the PCC

The PCC was updated about Safeguarding matters in the parish at its meetings of the 19th March 2024, 7th May 2024, 30th July 2024, 22nd October 2024 and the 21st January 2025.

During the year there were no safeguarding matters which were reported on to the Diocesan Safeguarding Team.

Action Plan

The PCC has an action plan created by the Parish Dashboard. Progress is reported to the PCC meetings and current progress on our Parish Dashboard for the Statutory Actions is 97 % at level 3.

Only one action remains for completion. This is:

Promoting a Healthy and Safe Culture

The PCC needs to consider how they can better promote a healthy and safe church culture.

To this end the PSO has downloaded the various worksheets from the Safeguarding Dashboard and needs to meet with the Church Wardens and the Incumbent to discuss how best to deliver the training at their

next team meeting.

Parish Website

All relevant documents advised by the Diocese plus links to key information are now on the revised Parish Website.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's with St Nicholas, the membership of the PCC consists of the incumbent (the Priest in charge) who is the Chairman, a Vice Chairman, Churchwardens and members elected by those members of the congregation on the electoral roll of the church. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are spent.

The full PCC meets six times a year. The PCC has eight active Sub-Committees:

St Nicholas Church - to order the affairs of St Nicholas' Church, Tytherton Lucas.

Standing and Finance Committee - general management of church and finances.

Fabric Committee - to look after the maintenance of Church buildings and churchyard.

Organ Committee - to plan the restoration of the organ and raise funds through donations and grants to complete the work required.

Hall Committee - to promote and market the King Alfred Hall to generate income for the Church.

Children and Young People - oversee children's and young people's activities in Church.

Social Events Committee – the coordination of social activities and catering in Church.

Social Responsibility Committee- World Development and social responsibility issues and initiatives; distribution of mission and charitable giving.

Friends of St Andrew's Committee – Set up to promote the aims of the Friends of St Andrew's to the wider community and to raise funds for the maintenance and improvement of St Andrew's Church. The Committees are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative information

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is www.standrewschippenham.org.uk

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently registered with the Charity Commission.

PCC Members who have served at any time from 1st January 2021 until the date this report was approved are:

Chair: Benji Tyler (Priest in Charge) since April 2024

Vice Chair: Jenny Norris

Churchwardens: Gavin Macrae (2021) Jenny Norris (2017)

Deputy Churchwardens: Dorryta Hayward (2024), Brian Elliott (2017 for St Nicholas)

Licenced Lay Minister: Eryl Spencer

Benefice Worship Leaders: Laurinda Elliott, Mary Pennell, Viv Prout, Linda Silk

Deanery Synod Representatives: Richard Spencer, Eryl Spencer, Liz Nelson, Fr Benji

Secretary: Pip Higman (2020)

Treasurer: Chris Norris (2017)

Treasurer St Nicholas: Wendy Reeves (2017)

Assistant Treasurer: Sue Wood (2019)

Parish Administrator: Christina Knowles

Additional Members: Denise Addison (2022, Resigned 2024) Vernon Bundy (2022, Health and Safety officer) Simon Elliott (2023) Ruth Harvey (2023) Ros Harford (2018), Christina Knowles (2022) Liz Nelson (2024), Louise Romain (2024) Rosa Vine (2024)

Parish Safeguarding Officer: Steve Riley (2023)

The Priest in Charge, Licenced Lay Minister, Churchwardens and Deanery Synod representatives are ex-officio members of the PCC.

Officials of St Nicholas Church:

Church Warden: Mr. Brian Elliott

Sacristan: Mrs Elizabeth Sexton

Secretary: Mrs Sheila Laurence

Treasurer: Mrs Wendy Reeves

Organisers of Cleaning, Decorating and Flower Arranging: Mrs Barbara Parry and Mrs Robbie Tooney

All of the above, apart from Edward, are on the Church Committee together with Mrs Sandy Hames and Mrs Marilyn Adcock.

In 2024 the Committee met 4 times. The AGM was held in March.

Investment Manager: Rathbones, 10 Queen Square, Bristol BS1 4NT

Accountants: Monahans, 14a Forest Gate, Chippenham Wilts SN15 3RS

Electoral Roll Report:

The number on the Electoral Roll as of 18th January 2025 is 128 (114 St Andrew's, 14 St Nicholas)

The comparable numbers for the same date the previous year were 131 (119 St Andrew's, 12 St Nicholas)

Number of Baptisms in 2024 (2023 in brackets)

3 (7) St Andrew's; 0 (0) St Nicholas

Number of Thanksgivings in 2024

0 (7) St Andrew's; 0 (0) St Nicholas

Number of Marriages in 2024

2 (4) St Andrew's; 0 (1) St Nicholas

Number of Blessings in 2024

1 (0) St Andrew's; 0 (0) St Nicholas

Number of Funerals in 2024

25 (10) St Andrew's; 0 (0) St Nicholas

Candidates presented for Confirmation in 2024

3 (0) St Andrew's; 0 (0) St. Nicholas

**Approved by the PCC on 18th March 2025 and signed on their behalf
by Fr. Benji Tyler (PCC Chairman)**



Supplementary Reports

St Nicholas Church, Tytherton Lucas

This was a happy year for the congregation of St Nicholas as we welcomed our new Parish Priest Fr Benji Tyler.

Sadly, we said goodbye to the Rev. Anton Campbell when he left to take up his new post at Frenchay. He had looked after us so well during the Interregnum.

We are also very grateful to Fr Benji for the services he comes and takes and also to Fr Christian. We are also indebted to Mrs Eryl Spencer for the services she takes.

The congregation usually numbers 10 loyal members. Many more come to Festivals and Special services when the Church is full. Mr Paul Fortune, the Organist and Choir Master, from St Andrew's is warmly welcomed when he comes.

Mrs Parry, Mrs Laurence and Miss Sexton attended the Induction service for Fr Benji at St Andrew's Church.

On 26th May we had a service of Welcome for Fr Benji. Invitations were sent to people in the village. Refreshments were provided and enjoyed.

On Saturday August 10th Mrs Sandy Hames held a Tea Party at Gastons Farm to welcome people of the village to meet Fr Benji and his partner Simon.

On Sunday October 27th we decorated the Church for Harvest Festival. We received a very appreciative letter for the food we had given to the homeless.

On Remembrance Day, November 10th, the service was taken by Mrs Eryl Spencer. The congregation from the Moravian Church, East Tytherton came to us this year. Mr Edward Drewett read out the names of the war dead.

On Sunday December 8th the children of the village along with their parents were invited to the St Nicholas Day service taken by Fr Benji. Advent calendars were given to the children.

On Sunday December 22nd the Carol Service was held. Carols were sung and 7 lessons were read.

It was with great sadness we heard that Dr Christopher Kent who had been our organist here for many years had died on 23rd December. We were invited to go to St Andrew's for services on Christmas Day.

Elizabeth Sexton

Parish Administrator

It's been a very busy few months since I took on the new role of Parish Administrator in April 2024 – far too many things to list here, but part of my role is to “look after” the King Alfred Hall and manage the bookings. Bookings for 2024 went well with lots of children's parties and adhoc hires. As a result, we seem to be getting quite a few bookings this year from people who have attended other parties and want to hold one in the hall for themselves. We did lose two regular week-day hirers last year but gained two new ones almost immediately. The main hall floor was repaired / refurbished in August, which our regular and adhoc hirers very much appreciate. The two wooden sheds by the toilets have been re-roofed and the garden shed has got a new floor. The garden continues to be looked after by a small team of volunteers who are doing a fantastic job – it's a beautiful space. As I write, the Office and Club Room are due to be re-decorated in March, which will make a vast improvement to the ambience of each. I'm looking forward to what else this year brings and I'm ready to face the challenges.

Christina Knowles

Children & Young People

Andy's Tot's

Despite the best efforts of Jen Corton and Ruth Harvey it proved impossible to carry the Toddlers' group beyond July 2024.

Andy's@4

Our monthly Sunday afternoon service for young families has remained smaller than it was before Covid, but we have acquired two new families who attend regularly. Sessions last about an hour and include time for refreshments and socialising. Those who attend enjoy the relaxed format and children and adults participate enthusiastically.

cally. We continue to text and email families to remind them of sessions and post regularly on our Andy's@4 Facebook page. Once again, members of Andy's@4, past and present, were eager to sign up for the Knitted Crib Pilgrimage in 2024. Andy's@4 families met to prepare oranges for the Crib & Christingle Service. Our Way of the Cross for Children and Good Friday Tree on Good Friday was also attended by most of our Andy's@4 family.

Sunday Club

Sunday Club finally began to meet again after Covid in September 2023, but we reduced the sessions to one each month on the 3rd Sunday with a team of 2 leaders and 5 assistant leaders taking turns to support them. We now have 6-8 children on our books and met for 8 sessions in 2024. We meet in the Club Room which is an excellent space for this small number.

Knitted Crib Pilgrimage

The 15th Annual Knitted Crib Pilgrimage was highly successful. Two Crib sets were passed around nearly 40 families from the first Sunday in Advent until the Pilgrimage officially ended on the 22nd December at our annual Crib and Christingle Service. Once again, Martha Gee assisted with the organisation of the pilgrimage which was much appreciated. We managed to extend the boundaries beyond St Andrew's this year and attracted several new families. As usual, many families who had hosted the Knitted Crib were present at the Crib Service and adults and children from Andy's@4 and from Sunday morning worship played a big part in the service.

Family Service on the 4th Sunday of the month

Family worship has begun to evolve once more with the incorporation of the Eucharist back into the service. The planning team has been reinstated and meets monthly to plan the service. We continue to use the band and singers' group and try to involve children actively whenever possible. We look forward to further developments in 2025.

Eryl Spencer

Mother's Union

We have had another interesting year with excellent speakers from our own Jenny Norris telling us about her trip to Egypt, Dorryta Hayward giving us a flower demonstration, as well as diocesan speakers informing us about the WRNS and the impact of a visit to Oberammergau. We enjoyed preparing the posies for Mothering Sunday and had a wonderful tea party in Fr Benji's garden when we raised £120 for the Away From It All Scheme which provides a day out to Weston Super Mare for families in need. We have also helped our local food banks by organising 'We Can' on the fourth Sunday of the month when the congregation bring food tins and other food stuffs. This has been very well supported. All our meetings are underpinned with prayer, and we joined Corsham MU for an advent service. We welcomed Fr Benji as a member of our MU branch and thank him for his continued support. I also wish to thank Jenny and Sue who are of great support to me and keep the wheels of the branch turning.

Denise Addison

Social Events

The Committee met five times during the year to discuss and plan all the various events to be held, where church members could socialise together, welcome newcomers and hopefully form new friendships within the Church Family.

We welcomed Viv Prout and Rosa Vine on to the Committee but sadly lost our very dear friend and colleague Chris Watkins who we miss so much. She was such a talented, lovely lady, inside and out.

We organised all the many Church Events which included Shrove Tuesday's Beetle Drive and Pancake Party, Autumn Fayre Expenses Coffee Morning, Folk Festival All Day Coffee Shop, Licensing Service Refreshments for Father Benji Tyler and Welcome lunch too, Confirmation Service Refreshments with the Bishop of Swindon, Rev Anton Campbell's leaving celebration refreshments, Harvest Supper, Autumn Fayre Refreshments, St Andrew's Patronal Festival and Advent Sunday Celebration, Christmas Door Wreath making, Carols around

the Piano Programme and refreshments and Coffee Morning for Church Flowers.

The committee also baked Simnel Cakes to serve with the coffee on Mothering Sunday, helped serve and bake for funeral wakes of Church Members and also helped and baked for the Charity Event I organised for my grandson's Camp International Expedition to Ecuador (which has now been changed to Peru) and all the Sunday Morning Celebrations for Special Birthdays and Anniversaries, of which there have been many this year!

Thank you to committee members and all the extra help we have from church members and husbands who are called upon many times during the year to assist at events. Their time and talents are much appreciated.

I must also thank all the Church members and friends who support all the events we organise so that they are successful and enjoyed by everyone.

Special thanks to Ros our secretary who as well as taking the minutes at Committee meetings, makes sure there is advertising in the Parish Herald and Pew leaflet and prints all the Posters, Flyers and Tickets when required.

We are looking forward to an already full Calendar of Events for the coming year.

Dorryta Hayward

Treasurer

I am very grateful to all those who help me with the tasks of Treasurer. Firstly, to Brian Elliott who is standing down as Assistant Treasurer this year. He has been ensuring that the weekly donations to the Church are banked regularly for many years now. Brian, you deserve a well-earned rest! Also, thanks to Sue Wood who deals with banking, our monthly returns to the Diocese as well as being Gift Aid Officer. Wendy Reeves does an excellent job of looking after the accounts at St Nicholas which has been very helpful to me.

As you may know I have been recovering from a bad fall for the past month and have found things quite difficult. Perhaps it is time for a younger, fitter Treasurer!

Chris Norris

Friends of St Andrew's and 100 Club

Membership during the year reached its highest ever level at 88 and the total money raised for special church projects amounted to £3,165. We owe a huge debt of gratitude to all our loyal members – some of whom have supported this money-raising effort since its beginning.

However, at the commencement of 2025 this total will reduce by five and although two new members have signed up, there are available numbers for newcomers. Over the many years since its inception, the monies raised through the 100 Club have paid for many “extra” projects in and around the church, King Alfred's Hall and the hall garden. In 2024, the Friends paid for the refurbishment of the King Alfred Hall Floor which cost £5,400.

Margaret Harrison & Jenny Norris

Art Group

I was looking at the 'Register' for 2018 and noticing how many people have moved on. The group began earlier than this when Rod was our new parish priest. Sometimes we had 14-16 artists of varying skills and talents, all from the congregation. A little later Tony, one of our original members brought along fellow artists from his U3A group to join us.

Over our 10ish years the group has run several projects. Rod asked us to produce paintings in the style of Marc Chagall (apologies Chagall) which Rod fixed in the Baptistry by climbing a high ladder. Other paintings followed. One Christmas we made a Nativity scene with salt dough for a crib festival. When King Alfred Hall was to be opened by Bishop Viv we managed the decoration and the opening 'Festival of Talents'.

Time rolls on. Our lovely local artist Jennifer Rudd came along and

ran workshops on still life and life drawing.

During lock down we met online and produced the 'Quadtych' which you can see in the club room.

Some artists have died, some have moved away, and some have found other activities and art groups.

Now once a month The Mothers Union shares the church as they have their monthly meeting.

I also have moved on, and get my art fix by facilitating Doorway Art as part of the Thursday Drop-in.

Life moves on. St Andrew's Art continues on Mondays 2-4 pm, in the church, King Alfred Hall or the Club Room. Artists pay £2 to help with the heating bill.

New members always welcome.

Elizabeth Blum

Coffee Shop

Volunteers may come and go but Coffee Shop continues week in and week out to provide a place for parishioners and residents of this town an opportunity to meet up with their friends and family in a convivial environment. It is also a place where someone can come to the church if they are in need of a friendly ear.

We currently have 35 volunteers, and I would like to say a big thank you to those who had decided it was time to hang up their pinny either for good, or who wanted to take a break:

Maurice and Jean Chadwick, Sue Stearn, Kay Tucker and Doris Watt.

Also, to welcome our new volunteers: Gaye Webb and Tejaswini Patil.

To our hard-working Team Leaders Mary, Dorryta, Eryl and Angela, I would like to say thank you. They are the ones that keep their team ticking over like a well-oiled machine and sometimes it's stressful for them, but they do a wonderful job and make mine a lot easier.

One group of stalwarts who should also be mentioned are our bakers. They produce the most delicious home-made cakes which are much enjoyed by our customers as well as the volunteers. Thank you for baking us such lovely cakes.

Every Tuesday evening the tables and chairs have to be set out ready

for the following morning and then put away every Wednesday lunchtime in readiness for the next church service. This involves moving heavy wooden chairs and large/small folding tables. The problem is after coffee shop. It seems unfair to expect the same one or two gentlemen (particularly Eric) to do it all by themselves week in and week out, so I'm wondering if any other gentlemen reading this report would be happy to help please for half an hour to rearrange the furniture in the church from Wednesday MIDDAY, if so, we would be very grateful.

However, we do appreciate it when the Village Singers are rehearsing on a Tuesday evening as they kindly put out the tables and chairs for us. Also, to Gavin McCrae and Mary Waite for making sure that on occasions when it cannot be done on the Tuesday, then arrangements are made for the rearranging of the furniture to be done first thing Wednesday morning by the team on duty that day.

Finally, to all the volunteers who serve the customers, prepare all the hot drinks and cakes, washer uppers, wiper uppers and receiving the money from the customers, a big thank you for the part you play. Everyone mentioned in my report all play a vital part in the smooth running of this weekly social event in the Church's calendar, and it is much appreciated by all.

Caroline Emerson

Bellringers

The tower continued to hold Wednesday practices throughout the year, hosting practices for advanced 8-bell ringing on the first week of each month and for all ringing abilities on each of the other weeks. Attendance for the advanced practices have averaged around sixteen ringers. For other weeks it has varied widely, averaging around seven to eight, sometimes allowing use of all eight bells, with other practices limited to 6-bell ringing.

Increasingly, a significant proportion of the support for practices at St Andrew's has come from members of other towers. The declining membership at St Andrew's remains grateful for their continued support, especially as we are totally reliant on them for monthly Sunday

evening service ringing, also as the first port of call to boost bands for weddings, funerals and other special occasions. For Sunday morning service ringing there are a small core group of ringers that will ring regularly, but if too many cannot ring one Sunday then service ringing is cancelled. We have been as few as three but will only cancel if the numbers drop below that number.

The number of ringers has gradually reduced at St. Andrews over the years owing to old age, people moving away, a lack of new recruits and someone to train them. It is a sad state of affairs but it's a scenario that is replicated up and down the country as the older ringers cannot carry on, and even though there are younger ringers learning to ring with many of them becoming good ringers, it is not happening everywhere.

Morley Bray
Bob Mustow
Caroline Emerson

Flower Arrangers

Our four teams of talented and experienced flower arrangers have continued to decorate our beautiful Church with amazing flower arrangements throughout the year which has brought much pleasure to regular church members as well as the many visitors that come into our lovely Church.

Sadly, we lost our very special friend and beautiful flower arranger Chris Watkins this year, who is sadly missed by us all.

We have had the privilege of arranging flowers for very special occasions of Weddings, Anniversaries, Town and Civic events, Remembrance Service, as well as Memorial Services and Funerals and all the Church Festivals at Easter, Pentecost, Harvest and Christmas.

Donations for Lilies and Spring Flowers in memory of loved ones ensured the Church was filled with superb flower arrangements for Easter Sunday.

As the Church of England has banned the use of Floral Foam from 2025 we have to find new ways to arrange flowers with chicken wire, pin holders etc. Benji gave us all a demonstration at the beginning of

December on how he would like us to do this going forward and also to only use British grown flowers, not imported supermarket varieties. We have all felt a sense of loss after many years of flower arranging in a traditional way, but we are already adhering to the new ways by using silk, paper and plant manipulated flowers in chicken wire. A challenge for some of us 'oldies '

Having no flowers at Christmas was a huge change but with all the Victorian Decorations we managed to purchase in different ways to decorate the many Christmas Trees and with the additional wonderful evergreen arrangements with foliages from our gardens, the Church looked really seasonal.

Thank you to everyone who supported the Coffee Morning for Church flowers in December. I have been in touch with a flower grower at Brinkworth where we can possibly purchase our flowers and so we will look forward to the challenges this year brings following the guidelines of the Sustainable Church Flowers Movement of which Benji is a committee member.

Dorryta Hayward

Music

The robed choir continues to lead the music at our regular Sung Eucharist services on Sundays, during which we sing an anthem and communion motet in addition to the Eucharistic setting and hymns. The monthly Sung Evensong service has in recent months been held in the Chancel which provides a more intimate setting for this wonderful service. The choir sit facing the organ console which works well, and it also enables me to be physically part of the congregation. The choir sing an anthem and occasionally an introit, along with the chanted Psalm, Canticles and Responses plus hymns.

The choir also attends St Nicholas Tytherton Lucas on a bi-monthly basis. We now sing at their 4th Sunday Book of Common Prayer Communion where the traditional Merbecke setting was recently introduced.

Special services are always a joy and this year, in addition to the usual Civic and Remembrance services, there was the July Confirmation

Service and of course Fr Benji's Licencing in April. Including the Carol Services at Tytherton Lucas and St Andrew's, we also sung at the Advent Sunday Choral Procession which was a new service, and which required 5 anthems sung in different parts of the church.

The anthems we sing are linked to the theme of the service or season wherever possible and requires regular attendance at the Friday choir practices, supplemented by short run-throughs in the vestry before a service where necessary. The choir numbers 15 choristers and thanks to their dedication and support we can offer music in four-part harmony on a regular basis. I do want to pay tribute to them and their hard work.

Fr Benji has experience of leading a church choir and is also an organist, which has proved useful. We have regular meetings to discuss forthcoming music and services.

I continue to enjoy my musical ministry here which is a real privilege.

Paul Fortune
Organist and Music Leader

Music Group

The Music Group continues to lead the morning family worship on the 4th Sunday of each month, and we are always looking for new people to join us.

We are a very informal group of singers and musicians who work well together leading a variety of hymns and songs and we are free to harmonize or embellish as the mood takes us.

We are also now encouraging the younger members of our congregation to join in with various percussion instruments – they certainly seem to enjoy themselves (as do we!).

I would like to say another huge thank to everyone involved in the group for their enthusiasm and continued support.

Christina Knowles

Organ

The organ fund continues to grow, even if slowly. As at the year end the fund had £ 55,853 in the bank. Together with the £ 50,000 allo-

cated from church general funds, we now have £ 100,000 committed. This allows us to proceed with the next phase of the project which involves defining exactly what is proposed – a requirement of both the Church authorities (see below) and the likely co-funding organization.

As discussed last year, the committee has been investigating less expensive alternatives to the original proposal for restoring the pipe organ. This includes the possibility of a hybrid organ, part electronic, part pipe organ. This would reduce costs substantially, while simultaneously allowing for the continued use of the original Brice Seede pipes. An additional advantage of this solution would be the possibility to bring the sound closer to the congregation. The committee is in contact with a builder of such solutions to receive an estimate of the cost. One such hybrid organ is that at Frenchay, which members of the congregation had the opportunity of hearing at Anton's induction on 23rd February.

One of the difficulties that requires patience from all concerned is the fact that any project must first be accepted by the Diocese Faculty, which requires a fully detailed proposal before they are even prepared to consider it. And only with an approved project can we then approach major funding organizations to top up what we have already collected for ourselves. This ecclesiastical bureaucracy creates work and delay on all sides, since even when the formal proposal on the basis of the committee's current work is made, we have no idea whether Faculty will approve such a solution in connection with our historic instrument. Pre-discussion is not possible.

We continue to be in desperate need of new committee members – especially a new Chairman/Convenor – so that we can re-start on an events programme.

Chris Higman

ST ANDREW'S CHURCH, CHIPPENHAM

ANALYSIS OF PLEDGES FOR JANUARY 2025

We are indeed fortunate with our generous congregation at St Andrew's that nearly everybody continues to honour their pledges and continued giving either through the **Parish Giving Scheme** or to give via direct banking payments or cash donations. Using the Parish Giving Scheme (PGS) is a great help to our Treasurer – the Gift Aid Payments come into the St Andrew's Bank on a monthly basis and therefore cuts down admin work.

Due to work overload, it was not managed to send out the usual annual letter before St Andrew's Day to our congregation about review on regular giving to St Andrew's. As always unfortunately happens, we have lost some long-standing contributing members, several having moved away, and sadly some have died, which obviously makes a difference to balances. We are fortunate to have a lot of new faces in our congregation and a future Newcomers Evening is being planned again as the inclement weather in January meant the event had to be cancelled. Encouragement to our congregation to have a regular commitment is really helpful to our Treasurer to help with budgeting and balancing the books.

The grand total with Tax Reclaim is £65,138, and down on the previous year 2024. We are fortunate to have the Coffee Shop takings which give us a yearly profit in the region of 10k, the Autumn Fayre and various other events which make money throughout the year. St Andrew's is committed to our Parish Share to the Diocese, which is nearly £100,000, so we are always on a tight budget.

We are delighted that we now have Fr Benji settled in as our Vicar; Our Churchwardens, Jenny Norris & Gavin Macrae have had an extremely busy time through the interregnum and then last April helping Fr Benji settle in. We are a very busy church. I have been keeping hold of the admin reins for Gavin regarding the Parish Giving, with Sue Wood maintaining the Gift Aid admin. The Diocesan PARISH GIVING SCHEME means considerably less work for the Treasurer – the

January 2025 PGS statement gives 55 entries are on the records, many of those are couples. PGS Giving forms are being updated by PGS and copies will be available at the back of church. Thanks to everyone for their continuing commitment to our much-loved St Andrew's Church.

Ros Harford & Gavin Macrae (Parish Giving Officers)

ANALYSIS OF PLEDGES TO ST ANDREW'S CHURCH FOR JANUARY 2025

Annual Pledge £	Number of Pledges & Regular Givers 2025	Number of Pledges & Regular Givers 2024	Total Pledges & Gifts 2025 £	Total Pledges & Gifts 2024 £	Average Pledge Per annum 2025 £	Average Pledge Per annum 2024 £	Total With Gift Aid 2025 £	Total With Gift Aid 2024 £
£0-£250	22	18	2726	3207	123	181	1627	1710
£251-£500	25	24	9852	9659	402	402	8832	8219
£501-£750	19	18	11572	11044	616	616	7744	7828
£751 +	20	22	29752	33684	1985	1985	26740	29522
TOTAL	86	82	53902	57594	Av.(626)	Av.(702)	44943	47309

	Jan 2025	Jan 2024
Non-GA Total	8959	10285
GA Total	44943	47309
Grand Total	53902	57594
Tax Reclaim	11236	11827
Grand Total + Tax	65138	69421

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S PARISH CHURCH, CHIPPENHAM
WITH ST NICHOLAS CHURCH, TYTHERTON LUCAS**

I report to the members on my examination of the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 32 to 45.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's members you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

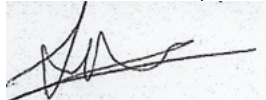
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Simon Cooper FCA
Monahans
14a Forest Gate
Pewsham
Chippenham
Wiltshire
SN15 3RS

Date 26/13/25

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2024	2023
		£	£	£	£
INCOME AND ENDOWMENTS FROM:	Note				
Donations and legacies	2(a)	83,486	619	84,105	108,982
Other trading activities	2(b)	57,713	1,355	59,068	57,413
Investments	2(c)	18,968	1,341	20,309	16,788
Church activities	2(d)	9,028	-	9,028	9,332
Total income and endowments		<u>169,195</u>	<u>3,315</u>	<u>172,510</u>	<u>192,515</u>
EXPENDITURE ON:					
Raising funds	3(a)	5,544	1,273	6,817	6,442
Church activities	3(b)	200,343	60	200,403	178,819
Total expenditure		<u>205,887</u>	<u>1,333</u>	<u>207,220</u>	<u>185,261</u>
NET INCOME		<u>- 36,692</u>	<u>1,982</u>	<u>- 34,710</u>	<u>7,254</u>
GAINS ON INVESTMENT ASSETS	10	5,609	-	5,609	13,299
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		<u>- 31,083</u>	<u>1,982</u>	<u>- 29,101</u>	<u>20,553</u>
<u>RECONCILIATION OF FUNDS:</u>					
FUNDS BROUGHT FORWARD		795,930	53,101	849,031	828,478
FUNDS CARRIED FORWARD		<u>764,847</u>	<u>55,083</u>	<u>819,930</u>	<u>849,031</u>

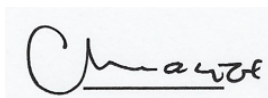
BALANCE SHEET AS AT 31 DECEMBER 2024

		Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
	Note				
Fixed Assets					
Tangible Fixed Assets	9	459,718	-	459,718	458,971
Investments	10	185,549	-	185,549	177,117
		<u>645,267</u>	<u>-</u>	<u>645,267</u>	<u>636,088</u>
Current Assets					
Debtors	11	1,418	-	1,418	3,302
Expenses prepaid		-	-	-	-
Investments		93	-	93	93
Cash		<u>127,006</u>	<u>55,083</u>	<u>182,089</u>	<u>217,133</u>
		128,516	55,083	183,599	220,528
Current Liabilities					
Creditors	12	4,844	-	4,844	3,756
Accruals	12	4,092	-	4,092	3,273
		<u>8,936</u>	<u>-</u>	<u>8,936</u>	<u>7,029</u>
Net Current Assets		<u>119,580</u>	<u>55,083</u>	<u>174,663</u>	<u>213,499</u>
Net Assets		<u>764,847</u>	<u>55,083</u>	<u>819,930</u>	<u>849,587</u>
Funds	14				
Restricted					
Flower			1,967	1,967	1,885
Organ restoration		<u>-</u>	<u>53,116</u>	<u>53,116</u>	<u>51,216</u>
		-	55,083	55,083	53,101
Unrestricted					
General		621,777	-	621,777	636,788
St Nicholas		17,170	-	17,170	24,520
Designated (Fabric)		115,475	-	115,475	122,030
Choir		1,495	-	1,495	1,495
Organ restoration		2,234	-	2,234	2,234
Friends of St Andrews		6,226	-	6,226	8,143
Mission- designated		<u>470</u>	<u>-</u>	<u>470</u>	<u>720</u>
		764,847	-	764,847	795,930
		<u>764,847</u>	<u>55,083</u>	<u>819,930</u>	<u>849,031</u>

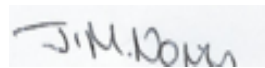
The financial statements were approved by the Parochial Church Council on 18th March 2025 and signed on its behalf by:



Chair of PCC



Churchwarden



Churchwarden

Notes to Financial Statements for the Year Ended 31 December 2024

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is an unincorporated charity registered in England and Wales. The address of the PCC is given and nature of the PCC's operations and principal activities are set out in the PCC's Annual Report.

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the PCC and rounded to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Recognition of income and endowments

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations

Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims on donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Legacies

For legacies, entitlement is the earlier of the PCC being notified of an impending distribution or the legacy being received. At this point income is recognised.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the annual report.

Other trading activities

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the PCC. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred. Funds raised from events and trading activities are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Investment income

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the PCC's right to receive payment is established.

Recognition of liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants payable are recognised in the accounts when a commitment has been made externally and there no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC. The diocesan parish share is accounted for when due.

Notes to Financial Statements for the Year Ended 31 December 2024

1 ACCOUNTING POLICIES (CONTINUED)

Fixed assets

Consecrated benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Tangible fixed assets for use by the PCC

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment used within the church premises is depreciated on a straight-line basis over 3 to 10 years depending on the expected life of the asset.

Buildings are included at cost. No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. Land is not depreciated.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Funds

Unrestricted funds

Unrestricted funds represent the remaining income funds of the PCC that are available for use at the discretion of the trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes, such as for purchasing for fixed assets or for spending on a future project. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not generally invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the PCC to be able to continue as a going concern.

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL FUNDS	
	St Andrews	St Nicholas	Designated	Total		2024	2023
	£	£	£	£	£	£	£
2 INCOME AND ENDOWMENTS							
2a) Donations and legacies							
Planned giving	54,762	1,530	-	56,292	-	56,292	62,564
Other planned giving	-	-	-	-	-	-	25
Income tax recovered	12,792	-	-	12,792	-	12,792	15,631
Collections	5,488	2,394	-	7,882	-	7,882	6,091
Sundry donations	4,550	440	30	5,020	619	5,639	24,321
Legacies	1,500	-	-	1,500	-	1,500	350
	79,092	4,364	30	83,486	619	84,105	108,982
2b) Other trading activities							
Church Hall lettings	20,642	-	-	20,642	-	20,642	23,989
Use of Church	10,226	-	-	10,226	-	10,226	6,565
Coffee Shop	Note 5 13,461	-	-	13,461	-	13,461	11,466
Social Events Committee	Note 6 1,090	-	-	1,090	-	1,090	1,551
Flowers	-	-	-	-	1,355	1,355	1,916
Fundraising activities	-	-	-	-	-	-	-
Autumn Fayre	4,836	-	-	4,836	-	4,836	4,433
Friends of St Andrews	-	-	5,558	5,558	-	5,558	5,416
Other fundraising	1,900	-	-	1,900	-	1,900	2,075
St Nicholas Fundraising	-	-	-	-	-	-	2
	52,155	-	5,558	57,713	1,355	59,068	57,413
2c) Investment Income							
Rent-Church Flat	9,807	-	-	9,807	-	9,807	9,315
Dividends	2,869	-	-	2,869	-	2,869	250
Bank Interest	1,148	1,028	4,116	6,292	1,341	7,633	7,223
	13,824	1,028	4,116	18,968	1,341	20,309	16,788
2d) Church activities							
Parish magazine	940	-	-	940	-	940	660
Fees for weddings & funerals	4,610	60	-	4,670	-	4,670	3,826
Memorial garden fees	1,415	-	-	1,415	-	1,415	1,275
Listed Places of Worship Grant	-	-	1,335	1,335	-	1,335	1,751
Miscellaneous Income	-	-	-	-	-	-	-
Vision Day-Donations	-	-	-	-	-	-	260
Insurance claims	-	-	-	-	-	-	926
Other income	668	-	-	668	-	668	625
Gas supplied	-	-	-	-	-	-	9
	7,633	60	1,335	9,028	-	9,028	9,332
	152,704	5,452	11,039	169,195	3,315	172,510	192,515

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL 2023
	St Andrews	St Nicholas	Designated	Total		
2 INCOME AND ENDOWMENTS COMPARATIVE	£	£	£	£	£	£
2a) Donations and legacies						
Planned giving	59,628	2,936	-	62,564		62,564
Other planned giving	25	-	-	25		25
Income tax recovered	14,195	1,436	-	15,631	-	15,631
Collections	5,732	359	-	6,091		6,091
Sundry donations	3,306	175	-	3,481	20,840	24,321
Legacies	350	-	-	350		350
Feoffees	-	-	-	-		-
	83,236	4,906	-	88,142	20,840	108,982
2b) Other trading activities						
Church Hall lettings	23,989	-	-	23,989	-	23,989
Use of Church	6,565	-	-	6,565	-	6,565
Coffee Shop	11,466	-	-	11,466	-	11,466
Social Events Committee	1,551	-	-	1,551	-	1,551
Flowers	-	-	-	-	1,916	1,916
Fundraising activities	-	-	-	-	-	-
Autumn Fayre	4,433	-	-	4,433	-	4,433
Friends of St Andrews	-	-	5,416	5,416	-	5,416
Other fundraising	2,075	-	-	2,075	-	2,075
St Nicholas Fundraising	-	2	-	2	-	2
	50,079	2	5,416	55,497	1,916	57,413
2c) Investment Income						
Rent-Church Flat	9,315	-	-	9,315	-	9,315
Dividends	250	-	-	250	-	250
Bank Interest	20	460	5,279	5,759	1,464	7,223
	9,585	460	5,279	15,324	1,464	16,788
2d) Church activities						
Parish magazine	660	-	-	660	-	660
Fees for weddings & funerals	3,826	-	-	3,826	-	3,826
Memorial garden fees	1,275	-	-	1,275	-	1,275
Listed Places of Worship Grant	-	-	1,751	1,751	-	1,751
Miscellaneous Income	-	-	-	-	-	-
Vision Day-Donations	260	-	-	260		260
Insurance claims	926	-	-	926		926
Other income	270	-	355	625		625
	7,226	-	2,106	9,332	-	9,332
TOTAL INCOME AND ENDOWMENTS	150,126	5,368	12,801	168,295	24,220	192,515

Notes to the Financial Statements

		Unrestricted Funds				Restricted Funds	TOTAL FUNDS	
		St Andrews	St Nicholas	Designated	Total		2024	2023
		£	£	£	£	£	£	£
EXPENDITURE								
3a) Raising funds								
Coffee Shop	Note 5	462	-	-	462	-	462	349
Social Events Committee	Note 6	358	-	-	358	-	358	753
Flowers		-	-	-	-	1,273	1,273	1,424
Fundraising activities		-	-	-	-	-	-	-
Autumn Fayre-draw prizes and expenses		466	-	-	466	-	466	112
Friends of St Andrew's		-	-	1,990	1,990	-	1,990	2,243
Church Flat Expenses		193	-	-	193	-	193	-
Vineyard supplies		387	-	-	387	-	387	-
Investment management		-	-	-	-	-	-	-
Rathbones management charge		1,688	-	-	1,688	-	1,688	1,561
		3,554	-	1,990	5,544	1,273	6,817	6,442
3b) Church activities								
<u>Grants and donations</u>								
Grants - Missionary and Charitable	Note 7	-	-	6,250	6,250	-	6,250	4,780
Friends of St Andrews donations		-	-	5,443	5,443	-	5,443	-
<u>Ministry</u>								
Parish share		98,960	3,973	-	102,933	-	102,933	102,967
Clergy expenses		3,003	-	-	3,003	-	3,003	1,853
<u>Other</u>								
Parish administrator		9,835	-	-	9,835	-	9,835	-
Office administrator		1,802	-	-	1,802	-	1,802	-
Church running expenses		-	-	-	-	-	-	-
-heating & lighting		5,911	338	-	6,249	-	6,249	6,176
-insurance		6,990	1,059	-	8,049	-	8,049	6,575
-cleaning		3,062	-	-	3,062	-	3,062	2,791
-water		129	-	-	129	-	129	126
Church maintenance		3,690	5,492	-	9,182	-	9,182	3,519
Fabric maintenance		-	-	12,006	12,006	-	12,006	11,910
Recruitment costs		414	-	-	414	-	414	2,990
Organ & Piano maintenance		1,584	304	-	1,888	-	1,888	1,620
Upkeep of services		1,944	-	-	1,944	-	1,944	2,064
Organist and music leader		4,100	-	-	4,100	-	4,100	3,860
Other organists		680	-	-	680	-	680	680
Music		372	-	-	372	-	372	319
Office Expenses		5,178	66	-	5,244	-	5,244	10,483
Miscellaneous expenses		218	-	-	218	-	218	522
Depreciation		1,503	-	-	1,503	-	1,503	1,582
Church Hall		-	-	-	-	-	-	-
-heating & lighting		3,817	-	-	3,817	-	3,817	3,385
-insurance		2,613	-	-	2,613	-	2,613	2,360
-maintenance		1,593	-	-	1,593	-	1,593	600
Churchyard		-	420	-	420	-	420	1,340
Memorial garden expenses		360	-	-	360	-	360	505
Magazine		1,700	-	-	1,700	-	1,700	2,065
Bank charges		273	-	72	345	60	405	-
Website		710	-	-	710	-	710	710
Other		-	-	-	-	-	-	-
First fire		-	214	-	214	-	214	-
Quin report		-	806	-	806	-	806	-
British legion		-	80	-	80	-	80	-
Entertaining		-	25	-	25	-	25	-
Church equipment		-	25	-	25	-	25	-
<u>Governance</u>								
Independent Examiner fee		3,329	-	-	3,329	-	3,329	3,037
Total		163,770	12,802	23,771	200,343	60	200,403	178,819
TOTAL EXPENDITURE		167,324	12,802	25,761	205,887	1,333	207,220	185,261

Notes to the Financial Statements

		Unrestricted Funds			Restricted Funds	TOTAL 2023
		St Andrews	St Nicholas	Designated		
		£	£	£	£	£
EXPENDITURE COMPARATIVE						
3a) Raising funds						
Coffee Shop	Note 5	349	-	-	-	349
Social Events Committee	Note 6	753	-	-	-	753
Flowers		-	-	-	1,424	1,424
Fundraising activities		-	-	-	-	-
Autumn Fayre-draw prizes and expenses		112	-	-	-	112
Friends of St Andrew's		-	-	2,243	-	2,243
Church Flat Expenses		-	-	-	-	-
Investment management		-	-	-	-	-
Rathbones management charge		1,561	-	-	-	1,561
		2,775	-	2,243	1,424	6,442
3b) Church activities						
<u>Grants and donations</u>						
Grants - Missionary and Charitable	Note 7	-	-	4,780	-	4,780
Donations to CCLC		-	-	-	-	-
<u>Ministry</u>						
Parish share		98,960	4,007	-	-	102,967
Clergy expenses		1,853	-	-	-	1,853
<u>Other</u>						
Church running expenses		-	-	-	-	-
-heating & lighting		6,081	95	-	-	6,176
-insurance		6,312	263	-	-	6,575
-cleaning		2,791	-	-	-	2,791
-water		126	-	-	-	126
Church maintenance		2,113	1,406	-	-	3,519
Fabric maintenance		-	-	11,910	-	11,910
Recruitment costs		2,990	-	-	-	2,990
Organ & Piano maintenance		1,337	283	-	-	1,620
Upkeep of services		2,064	-	-	-	2,064
Organist and music leader		3,860	-	-	-	3,860
Other organists		680	-	-	-	680
Music		319	-	-	-	319
Office Expenses		10,483	-	-	-	10,483
Miscellaneous expenses		392	2	67	61	522
Depreciation		1,582	-	-	-	1,582
Church Hall		-	-	-	-	-
-heating & lighting		3,385	-	-	-	3,385
-insurance		2,360	-	-	-	2,360
-maintenance		600	-	-	-	600
Churchyard		640	700	-	-	1,340
Memorial garden expenses		505	-	-	-	505
Magazine		2,065	-	-	-	2,065
Traidcraft purchases		-	-	-	-	-
Website		710	-	-	-	710
<u>Governance</u>						
Independent Examiner fee		3,037	-	-	-	3,037
Total		155,245	6,756	16,757	61	178,819
TOTAL EXPENDITURE		158,020	6,756	19,000	1,485	185,261

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

The PCC considers that its key management personnel comprises the trustees. There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' Expenses

Trustees received £Nil (2023: £Nil) for expenses incurred while carrying out duties as trustees.

5 COFFEE SHOP ACCOUNT

	2024 £	2023 £
INCOME		
Cash takings for year	<u>13,461</u>	<u>11,466</u>
	13,461	11,466
EXPENDITURE		
Cash payments for coffee, milk, sugar, napkins etc	<u>462</u>	<u>349</u>
	462	349
SURPLUS FOR THE YEAR	<u>12,999</u>	<u>11,117</u>

6 SOCIAL EVENTS COMMITTEE

	2024 £	2023 £
INCOME		
Cash received at Sunday Services and other events, concerts etc	<u>1,090</u>	<u>1,551</u>
	1,090	1,551
EXPENDITURE		
Expenditure on refreshments	<u>358</u>	<u>753</u>
	358	753
SURPLUS FOR THE YEAR	<u>731</u>	<u>798</u>

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

	2024 £	2023 £
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2024	720	-
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	6,000	5,500
NET EXPENDITURE IN THE YEAR - see below	<u>(6,250)</u>	<u>(4,780)</u>
TOTAL FUNDS AS AT 31st DECEMBER 2024	<u>470</u>	<u>720</u>
<i>NET EXPENDITURE</i>		
EXPENDITURE		
Regular Giving Distributed :-		
International		
Natron Healthcare Project	250	500
USPG	-	500
Wellboring	<u>500</u>	<u>250</u>
	750	1,250
Local		
Christians Against Poverty CAP	500	
Doorway	1,000	750
Embrace the Middle East	1,000	
Green Christian	250	-
Hope & Homes for Children	500	-
Relate Md Wiltshire	-	250
Salvation Army Foodbank	500	750
SAT7	500	
Sheldon Road Methodist Church	-	280
Sisters of the Church	-	500
Springboard Chippenham	-	500
St Peter's Church Food Box	500	500
Unicef - Ukraine Appeal	250	
United Society	250	
Young Minds	250	
	<u>5,500</u>	<u>3,530</u>
Total	<u>6,250</u>	<u>4,780</u>
TOTAL NET EXPENDITURE IN THE YEAR	<u>(6,250)</u>	<u>(4,780)</u>

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	88,142	20,840	108,982
Other trading activities	55,497	1,916	57,413
Investments	15,324	1,464	16,788
Church activities	9,332	-	9,332
Total income and endowments	<u>168,295</u>	<u>24,220</u>	<u>192,515</u>
EXPENDITURE ON:			
Raising funds	5,018	1,424	6,442
Church activities	178,758	61	178,819
Total expenditure	<u>183,776</u>	<u>1,485</u>	<u>185,261</u>
NET INCOME	- 15,481	22,735	7,254
GAINS ON INVESTMENT ASSETS	13,299	-	13,299
TRANSFER BETWEEN FUNDS	-	-	-
NET MOVEMENT IN FUNDS	<u>- 2,182</u>	<u>22,735</u>	<u>20,553</u>
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	798,112	30,366	828,478
FUNDS CARRIED FORWARD	<u>795,930</u>	<u>53,101</u>	<u>849,031</u>

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

	Freehold land & Buildings £	Office Equipment £	Total £
COST			
At 1st January 2024	447,776	21,984	469,760
Additions for year	-	2,250	2,250
At 31st December 2024	<u>447,776</u>	<u>24,234</u>	<u>472,010</u>
DEPRECIATION			
At 1st January 2024	-	10,789	10,789
Charge for year	-	1,503	1,503
At 31st December 2024	<u>-</u>	<u>12,292</u>	<u>12,292</u>
NET BOOK VALUE			
At 31st December 2024	<u>447,776</u>	<u>11,942</u>	<u>459,718</u>
At 31st December 2023	<u>447,776</u>	<u>11,195</u>	<u>458,971</u>

The Church also has silverware on permanent loan to the Heritage Centre. These have been valued at £11,300.

10 FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
At 1st January 2024	177,117
Purchases	23,942
Sales	(21,119)
Change in market value	5,609
At 31st December 2024	<u>185,549</u>

All investments are UK Investments or investments within a portfolio managed within the UK.

Split as follows:

	2024 £	2023 £
UK Conventional Government Bonds	26,489	13,240
UK Index linked Government bonds	-	10,406
UK Investment Grade bonds	9,763	9,755
Active Managed fixed inc- diversified	12,367	19,568
Overseas Index linked Government bonds	14,710	15,509
UK Investment Companies	18,492	12,771
European Investments	10,413	10,276
North American Investments	29,645	24,164
Asia Pacific Investments	5,165	4,840
Global Investments	58,504	56,588
	<u>185,548</u>	<u>177,117</u>

11 DEBTORS

	2024 £	2023 £
Other	1,418	3,302
	<u>1,418</u>	<u>3,302</u>

Notes to the Financial Statements

12 CREDITORS

	2024 £	2023 £
Creditors		
Trade creditors	4,211	3,756
Deferred income	633	
	<u>4,844</u>	<u>3,756</u>
Accruals		
Independent examination fee	3,189	2,844
Heat and light	97	429
Uncleared cheque	806	-
	<u>4,092</u>	<u>3,273</u>

13 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2024
	£	£	£	£	£
Tangible fixed assets	459,718	-	459,718	-	459,718
Investment fixed assets	185,549	-	185,549	-	185,549
Current assets	110,540	17,977	128,516	55,083	183,599
Liabilities	(8,936)	-	(8,936)	-	(8,936)
	<u>746,871</u>	<u>17,977</u>	<u>764,847</u>	<u>55,083</u>	<u>819,930</u>

SUMMARY OF ASSETS BY FUND - Comparative

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2023
	£	£	£	£	£
Tangible fixed assets	458,971	-	458,971	-	458,971
Investment fixed assets	177,117	-	177,117	-	177,117
Current assets	142,982	24,522	167,504	53,101	220,605
Liabilities	(7,662)	-	(7,662)	-	(7,662)
	<u>771,408</u>	<u>24,522</u>	<u>795,930</u>	<u>53,101</u>	<u>849,031</u>

14 FUNDS

	Bal b/f 01/01/2024 £	Income £	Expenditure £	Transfer £	Gains/ (Losses) £	Bal c/f 31/12/2024 £
Unrestricted Funds						
General- St Andrews	636,788	152,704 -	167,324 -	6,000	5,609	621,777
General- St Nicholas	24,520	5,452 -	12,802	-	-	17,170
Designated (Fabric)	122,030	5,451 -	12,006	-	-	115,475
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	8,143	5,588 -	7,505	-	-	6,226
Mission- designated	720	- -	6,250	6,000	-	470
	<u>795,930</u>	<u>169,195 -</u>	<u>205,887</u>	<u>-</u>	<u>5,609</u>	<u>764,847</u>
Restricted Funds						
Flower	1,885	1,355 -	1,273	-	-	1,967
Organ restoration	51,216	1,960 -	60	-	-	53,116
	<u>53,101</u>	<u>3,315 -</u>	<u>1,333</u>	<u>-</u>	<u>-</u>	<u>55,083</u>
	<u>849,031</u>	<u>172,510 -</u>	<u>207,220</u>	<u>-</u>	<u>5,609</u>	<u>819,930</u>

Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE

	Bal b/f 01/01/2023	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f 31/12/2023
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	636,883	150,126	-	158,020	-	5,500
General- St Nicholas	25,908	5,368	-	6,756	-	-
Designated (Fabric)	126,555	7,385	-	11,910	-	-
Choir	1,495	-	-	-	-	-
Organ restoration	2,234	-	-	-	-	-
Friends of St Andrews	5,037	5,416	-	2,310	-	-
Mission- designated	-	-	-	4,780	5,500	-
	798,112	168,295	-	183,776	-	13,299
Restricted Funds						
Flower	893	2,416	-	1,424	-	-
Organ restoration	29,473	21,804	-	61	-	-
	30,366	24,220	-	1,485	-	-
	828,478	192,515	-	185,261	-	13,299
						849,031

Transfers

A transfer was made in the prior year from the General- St Andrews fund to the Mission designated fund to reflect the allocation of a proportion of regular giving received to the mission designated fund.

Transfers have also been made to reflect the allocation of a proportion of regular giving received to the mission designated fund.

Fund descriptions

Restricted funds

Flower Fund - This is a fund to support the activities of the Church's flower arrangers.

Organ restoration fund - This is a fund set up towards a specific restoration project for the organ.

Unrestricted and designated funds

General funds - these can be used for PCC ordinary purposes and are split between St Andrews and St Nicholas parish.

Fabric Fund - This is an unrestricted fund for the maintenance and repair of the Church building.

Choir Fund - This is a fund to support the activities of the Church Choir.

Organ restoration fund - This is a fund set up to pay for the restoration and upkeep of the organ.

Friends of St Andrew's Fund - This is a fund made up of funds raised by the Friends of St Andrew's to support church projects usually for the Church's Fabric.

Mission - This is a fund to support charities for which collections in church have been made or which the PCC should be supporting through the transfer of funds from the general fund during the year. This was reclassified from restricted funds as a designated fund during the prior year.

15 RELATED PARTY TRANSACTIONS

No related party transactions took place during the year (2023: £Nil).

Accounts

THE PARISH OF ST ANDREW CHIPPENHAM
WITH ST NICHOLAS TYTHERTON LUCAS
Reg Charity 1131163



**Annual Report and
Financial Statements for the
year ended 31st December 2023**



ST ANDREW'S CHURCH OFFICE, MARKET PLACE, CHIPPENHAM, SN15 3HT
<http://www.standrewschippenham.org.uk>

Hold fast to that which is good. Love & serve the Lord

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2023

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The Parish of St Andrew, Chippenham with St Nicholas, Tytherton Lucas

Charity no 1131163

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

Aims and Purposes

The Parochial Church Council of St Andrew's, Chippenham with St Nicholas, Tytherton Lucas (the PCC) has the responsibility of co-operating with the incumbent, or Churchwardens when in vacancy, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and other buildings of St Andrew's and St Nicholas Church.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at both St Andrew's and St Nicholas and become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live in the parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

- Provision of Pastoral care for people living in the parish.

- Missionary and outreach work

To facilitate the work, it is important that we maintain the fabric of our Churches and other Buildings.

Achievements and Performance

Chairman's report

2023 was a very busy year for St. Andrew's. Rev. Rod Key, our Parish priest for almost 10 years, retired at the end of April. Rod had touched many people's lives providing support at difficult times and we were all very sad to see him go yet wished him well in his retirement in Somerset. We had a big Bring and Share Farewell lunch and presented him with a cheque to buy an electric bike (which he had requested), a painting of St Andrew's and a Word Cloud that described his characteristics. Not to forget the contribution that his wife Sue made to his ministry we also presented her with a card, flowers and Book Token.

During the Interregnum we were blessed and very fortunate to have Rev. Anton Campbell and Mrs Eryl Spencer on hand to organise services and ensure that our worship was able to carry on pretty much as usual. Special thanks to Rev. Alistair Davies, Rev. Gillian Parkin and Rev. Sally Wheeler for their help in covering services too.

A small group of us worked on what turned out to be an excellent Parish Profile, receiving praise from the Diocese. One of the reasons that it gave a very good representation of our Parish can be attributed to the Vision Day that Anton had organised, whereby we could all give our views on what we valued about St Andrew's and how we would like to move forward.

Unfortunately, the first set of applicants did not provide anyone that we felt would suit us, so we readvertised. From the second batch of applicants, we were very pleased to offer the post to Fr. Benji Tyler, who was currently Assistant Curate in the Benefice of Wantage in the Diocese of Oxford. We are all looking forward to Benji joining us. His Institution and Induction Service will be held on Monday 22nd April.

The strength of the St Andrew's Community was clearly shown by the many volunteers who stepped in to take on tasks that were previously done by Rod: opening and locking the Church every day, writing the

forward for the St Andrew's Herald to mention just a few. Our thanks to all of them.

During the year we appointed a new Parish Safeguarding Officer, Steve Riley and through his work and that of the PCC we are now well on the way to meeting the Diocesan requirements in the area of Safeguarding.

Deanery Synod

The Deanery Synod met three times in 2023. St Andrew's was represented by Rev. Rod Key, (until April 2023) Dick and Eryl Spencer. The main focus of these meetings is to share good practice and ideas from member churches on how to make the Gospel meet modern day needs. This was accomplished by:

- The Representatives sharing ideas and initiatives being undertaken by their own churches at the Synod meetings and via the Deanery Newsletter.
- Hearing presentations from Diocesan officers, individuals, and churches on how growth can be achieved, and existing congregations supported. These presentations have included those on 'Transforming Church', mission, evangelism, mental health awareness and the Diocesan offer of £10k to each congregation to assist them in reaching 'Net Zero' by 2030.
- Discussing in syndicates on how ideas from these presentations can be applied to the participant's churches.
- Sharing good environmental practices so that each member church can reach 'Net Zero' by 2030.
- The St Andrew's representatives communicate the Synod's activities to the PCC by circulating the Deanery Newsletter, the minutes of Deanery meetings and by presentations to PCC meetings.

Church Buildings

The committee continued to review the works required by the 2019 Quinquennial Report and will update the schedule following the 2024 Quinquennial report on 8th /9th April. This will then form the basis of a new planned five year programme to meet all necessary work.

We have made substantial progress since the last annual meeting in renewing rooftop ladders and painting gutters/downpipes and in sourcing stonemasons to do urgent work. Inevitably there had been some catching up to do post pandemic which has meant more expenditure in these accounts. More stonework repairs will be required but we can prioritise work with the stonemasons during their annual visits. We will also look at what the Quinquennial Report advises on repairs to the main door before seeking any quotes. The hall floor requires repair and we continue to research the best option for the work. We will discuss options for levelling or raising the chancel floor with the new incumbent.

Ecumenical Relationships

St Andrew's is a member of Chippenham Churches Together (CCT), and is represented on the Executive and the associated Ministers Meeting.

St Andrew's continues to be represented on other ecumenical activities in Chippenham such as SAT – 7 and has established a working connection with Sheldon Road Methodist Church to promote joint social responsibility and environmental initiatives.

Financial Review

The accounts presented for the parish include those of St Andrew's and St Nicholas, Tytherton Lucas.

For the Parish as a whole, the accounts show an overall deficit for the year of £15,480 on unrestricted funds, a deficit for St Andrew's of £14,092 (including Fabric Funds) and £1,388 for St Nicholas.

Although income at St Andrew's was similar to the level of 2023, expenditure was higher due to inflation and additional costs due to the vacancy (recruitment expenses & office administration costs).

St Andrew's maintained its Parish share at £98,960 and its allocated giving to Charities through the Social Responsibility Committee of £5,500.

The value of St Andrew's investments has recovered during the year with a gain of £13,300 following losses in 2022.

St Andrew's Restricted Funds, principally the Organ restoration fund , increased by £22,000 during the year as a result of donations .

Reserves Policy

It the PCC's policy to maintain a balance on unrestricted funds which equates to at least six months unrestricted payments. For St Andrew's this equates to approximately £90,000 .It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance held on unrestricted funds at the end of 2023 was approximately £155,000.

Pastoral Care & Volunteers

Throughout the year six members of the team have continued to offer home communion at residential and care homes in the parish and this is much appreciated. During the vacancy it was decided to rename the committee to "Pastoral" only since the worship element has/is being addressed by Anton, Eryl and visiting clergy. The team of Worship Leaders has greatly enhanced our resources and this was greatly appreciated over the Christmas period. Where there is a known need for home visits to chat or listen and/or for transport to church members of the pastoral team have covered these needs.

In accordance with parish Safeguarding requirements nearly all members of the committee have completed DBS checks and Basic and Foundation Levels of training.

Social Responsibility

The Social Responsibility Committee met four times in 2023 to discuss how to promote the Gospel's message of hope via the following activities:

- By supporting farmers and suppliers in developing countries by selling Fair Trade goods which ensure that they are paid adequately for their produce. I would like to thank Debbie Warren

for her hard work and commitment in running the Fair Trade stall and for the congregation in supporting it on most Sunday and Wednesday mornings.

- Christian Aid was supported by a Film Night which raised £715 and a Hymnathon organised by Mary Pennell which raised £950 through a morning of enthusiastic and enjoyable hymn singing.
- Supporting the `Kittiwake` group teaching English to Syrian & Ukrainian refugees.
- Raising the congregation`s environmental awareness by providing facilities for recycling pens, batteries and printer cartridges.
- The Committee allocates 10% of the church`s Planned Giving income to international and local charities that ideally have a St Andrew`s connection.
- Liaison with Bristol Diocese, Chippenham Deanery and Sheldon Road Methodist Church on environmental and social issues.
- Following up the recommendations of the Energy Audit provided by the Bristol Diocese as part of its aim for each church to achieve Net Zero by 2030.
- Producing a preliminary study to install PV panels on part of the church roof as part of our commitment to reduce our greenhouse gas emissions.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew`s with St Nicholas, the membership of the PCC consists of the incumbent (the Priest in charge) who is the Chairman, a Vice Chairman, Churchwardens and members elected by those members of the congregation on the electoral roll of the church. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are spent.

The full PCC meets six times a year. The PCC has nine active Sub-Committees:

St Nicholas Church - to order the affairs of St Nicholas' Church, Tytherton Lucas.

Standing and Finance Committee - general management of church and finances.

Fabric Committee - to look after the maintenance of Church buildings and churchyard.

Organ Committee - to plan the restoration of the organ and raise funds through donations and grants to complete the work required.

Hall Committee - to promote and market the King Alfred Hall to generate income for the Church.

Children and Young People - oversee children's and young people's activities in Church.

Social Events Committee – the coordination of social activities and catering in Church.

Social Responsibility Committee- World Development and social responsibility issues and initiatives; distribution of mission and charitable giving.

Friends of St Andrew's Committee – Set up to promote the aims of the Friends of St Andrew's to the wider community and to raise funds for the maintenance and improvement of St Andrew's Church.

The Committees are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative information

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is www.standrewschippenham.org.uk.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently registered with the Charity Commission.

PCC Members who have served at any time from 1st January 2021 until the date this report was approved are:

Chair: Rod Key (Priest in charge) (until April 30th 2023)

Curate: Anton Campbell

Vice Chair: Jenny Norris

Churchwardens: Jenny Norris (2017) and Gavin Macrae (2021)

Deputy Churchwardens, St. Andrew's: Margaret Harrison (2018) and Maurice Chadwick (2017-2023), Barry Hayward (Jan-Sept 2023)

Deputy Churchwarden, St Nicholas: Brian Elliott (2017)

Licenced Lay Minsters: Eryl Spencer

Deanery Synod Representatives: Richard Spencer, Eryl Spencer

Secretary: Pip Higman (2020)

Treasurer: Chris Norris (2017)

Treasurer St Nicholas: Wendy Reeves (2017)

Assistant Treasurer: Sue Wood (2019)

Additional Members:

Denise Addison (2022) Vernon Bundy (Health and Safety officer) (2021), Jackie Hannis (2021-2023), Maurice Chadwick (2017-2023), Ruth Harvey (2023) Ros Harford (2018), Dorryta Hayward (2018), Gavin Macrae (2020), Mary Pennell (2021) Viv Prout (2022) Wendy Reeves (2017), Linda Silk (2023), Richard Spencer (2017), Allen Watkins (2020-2023), Chris Watkins (2020), Paul Wilson (2018-2023), Ian Wylie (2021-2023)

The Priest in Charge, Licenced Lay Minsters, Churchwardens, and Deanery Synod representatives are ex-officio members of the PCC.

(Years in Brackets indicate year when elected)

Investment Manager: Rathbones, 10, Queen Square, Bristol BS1 4NT

Accountants: Monahans, 14a Forest Gate, Chippenham Wilts SN15 3RS

Electoral Roll Report:

The number on the Electoral Roll as of 31st January 2023 is 149
(137 St Andrew's, 12 St Nicholas)

The comparable numbers for the same date the previous year were
147

(134 St Andrew's, 13 St Nicholas)

Number of Baptisms in 2023 (2022 in brackets)

7 (1) St. Andrew's; 0 (0) St Nicholas

Number of Thanksgivings in 2023

7 (1) St Andrew's; 0 (1) St Nicholas

Number of Marriages in 2023

4(3) St Andrew's; 1(0) St Nicholas

Number of Blessings in 2023

0 (2) St Andrew's; 0(1) St Nicholas

Number of Funerals in 2023

15(20) St Andrew's; 0 (1) St Nicholas

Candidates presented for Confirmation in 2022

0 (0) St. Andrew's; 0 (0) St. Nicholas

**Approved by the PCC on 19th March 2023 and signed on their behalf
by Jenny Norris (PCC Chairman)**



J. M. Norris

Supplementary Reports

St Nicholas Church, Tytherton Lucas

The congregation of St. Nicholas' Church, Tytherton Lucas are most grateful to the Rev. Anton Campbell for the ministry, services and all the many other things that he does for us. We are also grateful to Mrs Eryl Spencer, the Lay Reader for the services she takes as well as all the other clergymen who have come and taken services during the Interregnum, the Rev. Sally Wheeler, Rev. Jim Hawkins and the Rev. Alistair Davies.

Officials of the Church—Deputy Church Warden Brian Elliott, Sacristan Miss Elizabeth Sexton, Secretary Mrs Sheila Laurence, Treasurer Mrs Wendy Reeves, Representative on St Andrew's PCC Mrs Barbara Parry, Organisers of the Cleaning, Decoration and Flower Arranging, Mrs Parry and Mrs Robbie Toomey. All of these are on the St Nicholas Committee along with Mrs Petrina Drewitt and Mrs Sandy Hammes. The Committee met four times in 2023. For the two occasions when potential candidates for the Vicar of St Andrew's and St Nicholas were welcomed to and shown the Church, Mrs Laurence, Mrs Parry, Miss Sexton and Mrs Margaret Harrison were in attendance.

The Churchyard was tidied during the year. Mrs Laurence did no fund raising in 2023. The wedding of the Stuckey's daughter was on July 8th. For regular services the Congregation is made up of 10 loyal members. For Festivals and Special Services the Church is always full.

Mr Paul Fortune comes to play the organ for Special Services and the St Andrew's choir come too. The Rev Anton Campbell comes and plays his guitar for some special services. The Harvest Festival was on September 24th. During the service a Tribute of Gratitude was made for the Rev. Jim Scott. Guests invited were Mrs Judy Scott and her family, Mrs Jophy Powell, Mr Tim Church, the Marquis of Landsdowne and his daughter Lady Arabella Landsdowne. Lord Landsdowne gave a speech of remembrance and gratitude about the Rev Jim Scott which was much appreciated and very moving.

On Remembrance Day November 12th we were invited again to the

Moravian Church, East Tytherton. Marilyn Adcock read out the names of the Tytherton Lucas war dead.

December 10th St. Nicholas Day. The children of the village were invited to the service and many came. We also held the Nine Lessons and Carols on December 17th and a Service on Christmas Eve, December 24th.

Elizabeth Sexton

Office Administrator

Following a difficult personal year, I am writing this year's report as I leave the office to pursue a new life. Although this is both a sad and happy time for me, I leave knowing that I have accomplished what I was asked to do when I took up the post in 2019.

Despite the ups and downs of the COVID pandemic, the Hall is a vibrant community space that is used on a daily basis by regular groups and equally loved by families on an ad-hoc basis for family events and children's birthday parties.

Weekends have become a juggling act to accommodate the growing number of requests. We try not to turn anyone away and offer alternative dates if possible, a growing number of families return every year to celebrate birthdays.

This year Chippenham Fringe will use the Hall as a venue and Kandu Arts have staged a number of live events in the Hall. We hope they will return again in years to come.

Last year saw a small group of dedicated volunteers take on the up-keep of the garden, it is now a lovely space enhancing all that is good about the Hall. It is offered as part of the Hall hire and has been welcomed by hirers, one couple even using it for a blessing following their registry office wedding.

I feel privileged to have been part of the Hall for the last five years and will miss the comings and goings of our hirers, but know that whoever takes on the role will keep it in safe hands and be fully supported by our regular and ad-hoc users.

Jen Corton

Children & Young People

Andy's Tot's

Attendance at this weekly event for parents, carers and children dropped off in September 2023 when older children began attending school or received nursery places. Following Rod's retirement and the decline in numbers, sessions are now planned and delivered by Jen Corton and Ruth Harvey. Sessions begin at 13:30 with singing and an explanation of the theme before a simple craft. They end at 14:45 to allow older children to be collected from school. It was encouraging that despite less children, several new households from Tots were able to host one of the cribs sent out on the Knitted Crib Pilgrimage of 2023.

Andy's@4

Our monthly Sunday afternoon service for young families has remained smaller than it was before Covid, but we have acquired two new families this year. Sessions last about an hour and include time for refreshments and socialising. We explore Bible Stories sometimes using puppets, we sing, have games, and do some simple craft. Those who attend enjoy the relaxed format and children and adults participate enthusiastically.

We continue to text and email families to remind them of sessions and post regularly on our Andy's@4 page on Facebook, where we have a good following by members of Tots and Andy's@4. As usual, members of Andy's@4, past and present, were eager to sign up for the Knitted Crib Pilgrimage in 2023. Our Way of the Cross for Children and Good Friday Tree on Good Friday was attended by most of our Andy's@4 family.

Knitted Crib Pilgrimage

The 14th Annual Knitted Crib Pilgrimage was highly successful and once again, the number of participants was equal to the pre-pandemic figures. Three Crib sets were passed around nearly 40 families this year from the first Sunday in Advent until the Pilgrimage officially ended on the 17th of December at our annual Crib and

Christingle Service. Martha Gee assisted with the organisation of the pilgrimage which was much appreciated. We managed to extend the boundaries beyond St Andrew's this year and attracted several new families. Many families who had hosted the Knitted Crib were present at the Crib Service and adults and children from Andy's@4 played a big part in the service. The service was not as well attended as it was when it was held on Christmas Eve, but the choice of the third Sunday of December has proved much less stressful for planning the service.

Family Service on the 4th Sunday of the month

Our Family Service continues to go from strength to strength on the 4th Sunday. The Music Group create a joyful and vibrant atmosphere. We have continued to vary the structure of the services again this year, and over 5 months, explored the Lord's Prayer a section at a time. We have tried to involve children as much as possible inviting them to read or do the intercessions for us. For variety, intercessions are also distributed to members of the congregation to whom we take the microphone so that they can read their prayer from their seat.

Eryl Spencer

Mother's Union

Since the recommissioning of the St. Andrew's branch of the Mothers' Union we have continued to meet monthly on the second Monday of the month in the afternoon. Topics have ranged from bible discussions to speakers informing us on subjects ranging from the local Bowood Gardens, Chippenham Museum to ways in which we can support our local community. Members have also led meetings from 'recognise the baby' to 'a trip down the Nile'.

We always commence with prayer, central to the Mothers' Union, and enjoy tea and biscuits at the end of the afternoon which gives a chance to enjoy fellowship and chat to our speakers.

We have joined with Corsham MU for their advent service and in return invited them to our garden tea party. Members have also en-

joyed making the posies for Mothering Sunday and providing a stall at the autumn fayre. All are welcome to join us in the Lady Chapel - the Mothers' union is open to both male and female.

Watch for details of our meetings in the weekly news sheet.

Denise Addison

Social Events

The Committee met five times during the year to plan all the events in the Church Calendar. Although a smaller committee now, we have lots of Church members who join us to help when required for the many events we undertake for which we are very grateful. All of these are ways of welcoming newcomers and friends into the Church family.

We started the year with the Beetle Drive and Pancake Party, followed by the Autumn Fayre Expenses Coffee Morning, Rod and Sue Key's farewell lunch, Folk Festival all day Coffee Shop, Harvest Supper, Autumn Fayre refreshments, St Andrew's Day Fish and Chip Supper, Carols around the Piano mulled wine and mince pies and Church Flowers Coffee Morning.

We baked Simnel cakes to serve with coffee on Mothering Sunday, helped serve coffee and lunch on two Familiarisation Days when interviewing for the new incumbent, served refreshments at the Hymnathon for Christian Aid organised by Mary Pennell and sadly organised funeral wakes for four dear Church Members.

We have also helped organise many celebrations of Special Birthdays and Anniversaries with Wine, Cake and Savoury Nibbles served after the 10.30 am. service which everyone enjoys.

Thank you to all the Committee and extra helpers who give of their time and talents so generously to ensure all our events are successful. Also, to all the Church Members who attend and support these events every year which is very much appreciated.

Special thanks to our secretary Ros who records all the minutes so well and prints all the posters, flyers and tickets that are required.

We are looking forward to a full Calendar of events for 2024 and the arrival of our new Parish Priest.

Dorryta Hayward

Treasurer

As usual it's been a busy year for the Treasurer with all church activities continuing as usual during the period of vacancy.

We are continuing to use cashless methods of payments (card payment) at the Coffee Shop and other events and also still have the pay station, without charge, provided by the Diocese for donations to the church.

Problems with the internet connection in the church disrupted cashless payments during the year but have now been solved with the help of Will Bryant.

Cashless methods of payments have considerable advantages for the church in that money is credited directly to our bank account the next day and with automatic daily totalling. This saves taking notes and weighty coins to the post office or bank and filling out a paying in slip. I would therefore encourage you to use the card payment systems as much as possible whenever it is offered.

I am grateful to Brian Elliott and Sue Wood, Assistant Treasurer, for all their work during the year. Sue and Brian deal with most of the regular banking while Sue is also the Gift Aid officer. Many thanks also to Wendy Reeves, St. Nicholas Treasurer.

Chris Norris

Friends of St Andrew's and 100 Club

Membership of the 100 Club during the year reached its highest ever level at 88 and the total money raised for special church projects amounted to £3,065. We owe a huge debt of gratitude to all our loyal members – some of whom have supported this money-raising effort since its beginning.

However, at the commencement of 2024 this total reduced by five and although new members have signed up, there are available numbers for newcomers.

A number of organised Events also contributed to the Friends Funds. Abbeyfield Christmas Concert raised £126.38 and the Heritage Lecture £15.

Over the many years since its inception, the monies raised through the Friends have paid for many “extra” projects in and around the church, King Alfred’s Hall and the hall garden. During 2023 The Friends contributed around £250 towards paving in the Hall Garden. This meant that at the end of December the total balance available for future projects was £8,121.73.

Margaret Harrison & Jenny Norris

Art Group

St Andrew’s Art Group is beginning to grow again after COVID. We now have nine or ten artists every Monday afternoon. Still room for other creative individuals to join us. We are a teacherless group. Usually we ‘do our own thing’ with watercolour acrylic or just pencil or charcoal. Sometimes we do group projects.

Soon we plan to have an Art outing and will invite others from the congregation to join us—via the Notice Sheet!

Elizabeth Blum

Coffee Shop

Over the years Volunteers may come and go but coffee shop continues week in and week out to provide a place for parishioners and residents of this town an opportunity to meet up with friends and family in a convivial environment. A place for companionship, or possibly in need of a friendly ear, while drinking coffee and eating delicious homemade cakes at a much cheaper price than the coffee shops in town.

We currently have 38 volunteers, and I would like to acknowledge and say a big thank you to those who had decided it was time to hang up their pinny either for good, or who wanted to take a break:

Wendy Reeves, George Silk, Margaret Gubbins, Rebecca Snell.

Also, to welcome our new volunteers or those who have come back into the fold:

Mavourneen James, Julie Andrews, Rosemary Caddick, Dick Spencer, Eileen Yates, Michelle Carter, Kay Tucker.

Caroline Emerson

Bellringers

According to the Gloucester & Bristol Annual Report 2023 we had 12 members at St. Andrews, but only 6 are regularly active: of those, 5 regularly ring on a Sunday and only 3 join the Wednesday practice. However, for the first few weeks of ringing this year we had much-appreciated support on some Sundays from the Calne ringers whose bells had been removed from the tower for an augmentation and twice we had 12 ringers. Since then, however, numbers have dwindled and we get 5 on a good day, and on 5 Sundays were not able to ring at all. The average attendance on Sundays was 5.

Wednesday evening practices were better supported, since a number of ringers come from towers in the local area. About two-thirds of the time we have been able to ring all eight bells. We have rung the more usual doubles, minor and triples methods and Bob and Little Bob Major. Average attendance was 8.

The first Wednesday of the month is still used by the Chippenham Branch Surprise Major ringers, including some of our own band.

We rang for the Coronation of King Charles III, when we had 12 ringers, including some lapsed ringers who came to join in. We rang for 6 weddings and welcomed 2 visiting bands. The last time that we had a branch striking competition our band came 2nd.

To increase numbers, we started a campaign last year to teach more people and at one point had 5 learners. Sadly, for one reason or another, numbers dwindled, and we were left with 2 learners from Great Somerford. We continued to teach them, despite knowing that they would never ring with us, being of the opinion that any new ringers anywhere are a bonus.

Joanna Wheatland

Flower Arrangers

Our four teams of talented and experienced flower arrangers have designed amazing displays throughout the year in our beautiful Church which has given much pleasure to Church Members and Visitors alike.

We all feel it is a privilege to arrange flowers for all the Special occasions we are called upon to do which includes Special Anniversaries, Weddings, Civic Services, Memorial Services, Funerals, The Remembrance Service, as well as the Church Festivals of Easter, Pentecost, Harvest and Christmas.

We decorated the Church for the Kings Coronation in May using fresh foliage from our gardens with artificial flowers in red, white and blue colourways.

Donations for Lilies and Spring Flowers in memory of loved ones ensured the Church was decorated beautifully for Easter. The Coffee Morning in December raised a super amount of money ensuring amazing arrangements for Christmas and the flowers for the following year.

Thank you to everyone who has donated monies personally this year for special arrangements and to the Flower Fund which is much appreciated.

Sadly, the Wholesale Florist Supplier I had dealt with for many years has gone out of business so we rely on local supermarkets and Florists for our flowers now, but they have served us well so far.

We are all looking forward to a busy year ahead arranging lovely flowers in our beautiful Church building.

Dorryta Hayward

Fair Trade Stall

Between January and December 2023, St Andrew's has hosted regular stalls after morning services and at Wednesday morning coffee shops. This has brought us to a grand sales total of £2,832.

Highlights this year have included:

- 1) an extra stall at the Autumn Fayre;
- 2) our 'Millennium Pledge' donation of £495 (10% of our 2022 to 2023 Financial Year total topped up by individual donations) to Transform Trade (formerly Traidcraft Exchange). All money raised went to help marginalised communities gain the skills needed to face the growing challenges of climate change and to assist Transform Trade in their tireless campaigns for trade justice.

Since Traidcraft plc went into administration, I have been sourcing products - both food and craft items - from a range of organisations dedicated to fair trade, among them Namaste, Zaytoun, True Origin (formerly JTS), Fair-to-Trade, Equal Exchange and Shared Earth.

As ever, I would like to express my gratitude to all who have supported our fair trade stall this year; I feel that our sales total shows an encouraging level of commitment from the St Andrew's community.

Debbie Warren

Music

Robed Choir

The choir continues to lead the singing at our Eucharist and Evensong services. Occasionally we have been small in number but still manage to produce anthems and other music at each, mostly in four-part harmony. This is a great tribute to the choristers, and I thank them for their commitment and enthusiasm as we offer our best to God in worship through music.

The choir has also sung at the various special and civic services held during the year, including the occasional wedding and funeral.

We still meet on Friday evenings in church for choir practice each week, and anyone interested in singing and wants to try us out is welcome to get in touch.

Since Rod's departure our monthly Evensongs on the second Sunday of the month at St Andrew's have become bi-monthly, with alterna-

tive months seeing us singing instead at Tytherton Lucas' Evensong with Holy Communion service. We also sung at the annual Carol Service there. The more intimate surroundings of St Nicholas create a very positive worshipping experience and it is one I look forward to each time.

One other change was on Remembrance Sunday evening when St Andrew's held an Evensong with Communion service in the Chancel, this space rarely being used for choral worship.

Unrobed Choir

Mainly formed of members of the robed choir but open to all, this informal singing group leads the music at the monthly All Age Eucharist. Unison singing dominates and currently there is no specific rehearsal and no anthem, effectively being "turn-up-and-sing" though I do like to include one hymn or song during the communion for the group to sing themselves. There is a variety of resource within our hymnbook which I have used as well as individual songs such as "O God you Search Me and You Know Me" by Bernadette Farrell and "Sing of the Lord's Goodness" by Ernest Sands.

Andy's @ 4

The monthly service for young families continues to have music played, often by me on the piano but occasionally by others when I am unable to attend.

It remains a privilege to be your Musical Director and I thank you all for the support and encouragement I receive.

Paul Fortune
Organist and Music Leader

Music Group

Since it was launched in September 2021, the Music Group has been helping to lead the worship on the 4th Sunday of each month.

We are an informal group of singers and musicians who work well together to sing and play a mixture of hymns and songs.

We have a short practice on the Saturday morning before the Sunday

service itself and the group are left more or less to their own devices as to the harmonies, descants, etc. as and when they feel is appropriate.

We are always looking for new people to join the group so please have a word with me if you are interested. You would be very welcome.

Thank you to everyone involved for their continued support and, above all else, for their enthusiasm.

Christina Knowles

Organ

The organ fund continues to grow, even if slowly. We have however now achieved a psychologically important milestone. As at the year end the fund has £53,000 in the bank. Together with the £ 50,000 allocated from church general funds, we now have over £ 100,000 committed. This amounts to about a quarter of the total funds currently projected to be necessary. This allows us to approach potential funding organisations with a degree of confidence, not previously possible.

The current committee is in parallel examining alternative scopes, which may allow the overall budget to be reduced. That is expected to take until the mid-year, not least because such a reduced scope would need to be approved by the Diocesan Organ Advisor.

We continue to be in desperate need of new committee members – especially a new Chairman/Convener – so that we can re-start on an events programme.

Chris Higman

ST ANDREW'S CHURCH, CHIPPENHAM

ANALYSIS OF PLEDGES FOR JANUARY 2023

During this time of Parish Vacancy, we are indeed fortunate with our generous congregation at St Andrew's that nearly everybody continued to honour their pledges and continued giving either through the **Parish Giving Scheme** or to give via direct banking payments or cash donations. Using the Parish Giving Scheme (PGS) is a great help to our Treasurer – the Gift Aid Payments come into the St Andrew's Bank on a monthly basis and therefore cuts down admin work. Thank you letters were given out to all those who kindly returned and completed their 2024 pledge form. As always unfortunately happens, we have lost some long standing contributing members, several having moved away, and sadly some have died, which obviously makes a difference to balances. However, following two Newcomers Evenings over the past months, it is pleasing that many joined the PGS or regular giving via direct debit or cash donations. The numbers present in our Sunday congregation at Services are maintaining very well.

The grand total with Tax Reclaim is **£69,421**, but down on previous year 2022. We are fortunate to have the Coffee Shop takings which give us a yearly profit in the region of 10k, the Autumn Fayre and various other events which make money throughout the year. St Andrew's is committed to our Parish Share to the Diocese which is nearly £100,000, so we are always on a tight budget.

As we do not have a Priest in Charge at this present time, our Churchwardens, Jenny Norris & Gavin Macrae have had a lot of duties to maintain and oversee in the busy church that St Andrew's is, so I have been keeping hold of the admin reins for Gavin regarding the Parish Giving, with Sue Wood maintaining the Gift Aid admin. Rod encouraged church members to transfer to the Diocesan PARISH GIVING SCHEME – this is proving to go in the right direction as from the December 2023 PGS statement 54 entries are on the records, many of those are couples. PGS Giving forms are available at the back of church. Thanks to everyone for their continuing commitment to our much loved St Andrew's Church.

Ros Harford	Wendy Reeves
Parish Giving Officer &	Gift Aid Officer

ANALYSIS OF PLEDGES TO ST ANDREW'S CHURCH FOR JANUARY 2024

Annual Pledge £	Number of Pledges & Regular Givers 2024	Number of Pledges & Regular Givers 2023	Total Pledges & Gifts 2024 £	Total Pledges & Gifts 2023 £	Average Pledge Per annum 2024 £	Average Pledge Per annum 2023 £	Total With Gift Aid 2024 £	Total With Gift Aid 2023 £
£0-£250	18	21	3207	3703	181	175	1710	2299
£251-£500	24	16	9659	6555	402	403	8219	5403
£501-£750	18	23	11044	13948	616	606	7828	11392
£751 +	22	29	33684	40540	1985	1397	29552	36628
TOTAL	82	89	57594	64746	Av.(702)	Av.(726)	47309	55722

	Jan 2024	Jan 2023
Non-GA Total	10285	9024
GA Total	47309	55722
Grand Total	57594	64746
Tax Reclaim	11827	13931
Grand Total + Tax	69421	78677

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S PARISH CHURCH, CHIPPENHAM
WITH ST NICHOLAS CHURCH, TYTHERTON LUCAS**

I report to the members on my examination of the accounts of the PCC for the year ended 31 December 2023, which are set out on pages 28 to 41.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's members you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Simon Cooper FCA
Monahans
14a Forest Gate
Pewsham
Chippenham
Wiltshire
SN15 3RS

Date 10th April 2024

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
				2023	2022
		£	£	£	£
INCOME AND ENDOWMENTS FROM:	Note				
Donations and legacies	2(a)	88,142	20,840	108,982	106,251
Other trading activities	2(b)	55,497	1,916	57,413	58,165
Investments	2(c)	15,324	1,464	16,788	124,449
Church activities	2(d)	9,332	-	9,332	5,981
Total income and endowments		168,295	24,220	192,515	294,846
EXPENDITURE ON:					
Raising funds	3(a)	5,018	1,424	6,442	7,172
Church activities	3(b)	178,758	61	178,819	230,070
Total expenditure		183,776	1,485	185,261	237,242
NET INCOME		(15,481)	22,735	7,254	57,604
GAINS ON INVESTMENT ASSETS	10	13,299	0	13,299	(26,592)
TRANSFERS BETWEEN FUNDS		-	0	-	-
NET MOVEMENT IN FUNDS		(2,182)	22,735	20,553	31,012
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		798,112	30,366	828,478	797,466
FUNDS CARRIED FORWARD		795,930	53,101	849,031	828,478

BALANCE SHEET AS AT 31 DECEMBER 2023

		Unrestricted Funds	Restricted Funds	2023	2022
		£	£	£	£
	Note				
Fixed Assets					
Tangible Fixed Assets	9	458,971	-	458,971	460,554
Investments	10	177,117	-	177,117	164,230
		<u>636,088</u>	<u>-</u>	<u>636,088</u>	<u>624,784</u>
Current Assets					
Debtors	11	3,302	-	3,302	7,843
Expenses prepaid		82	-	82	350
Investments		88	-	88	82
Cash		<u>164,032</u>	<u>53,101</u>	<u>217,133</u>	<u>203,310</u>
		167,504	53,101	220,605	211,585
Current Liabilities					
Creditors	12	3,756	-	3,756	4,022
Accruals	12	3,273	-	3,273	3,236
Income in advance		<u>633</u>	<u>-</u>	<u>633</u>	<u>633</u>
		7,662	-	7,662	7,891
Net Current Assets		<u>159,842</u>	<u>53,101</u>	<u>212,943</u>	<u>203,694</u>
Net Assets		<u>795,930</u>	<u>53,101</u>	<u>849,031</u>	<u>828,478</u>
<u>Funds</u>	14				
Restricted					
Flower			1,885	1,885	893
Organ restoration		<u>-</u>	<u>51,216</u>	<u>51,216</u>	<u>29,473</u>
		-	53,101	53,101	30,366
Unrestricted					
General		636,788	-	636,788	636,883
St Nicholas		24,520	-	24,520	25,908
Designated (Fabric)		122,030	-	122,030	126,555
Choir		1,495	-	1,495	1,495
Organ restoration		2,234	-	2,234	2,234
Friends of St Andrews		8,143	-	8,143	5,037
Mission- designated		<u>720</u>	<u>-</u>	<u>720</u>	<u>-</u>
		795,930	-	795,930	798,112
		<u>795,930</u>	<u>53,101</u>	<u>849,031</u>	<u>828,478</u>

The financial statements were approved by the Parochial Church Council on 19th March 2024 and signed on its behalf by:

J.M. Norris

Chawase

J.M. Norris

Chair of PCC

Churchwarden

Churchwarden

Notes to Financial Statements for the Year Ended 31 December 2023

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is an unincorporated charity registered in England and Wales. The address of the PCC is given and nature of the PCC's operations and principal activities are set out in the PCC's Annual Report.

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the PCC and rounded to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Recognition of income and endowments

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations

Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims on donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Legacies

For legacies, entitlement is the earlier of the PCC being notified of an impending distribution or the legacy being received. At this point income is recognised.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the annual report.

Other trading activities

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the PCC. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred. Funds raised from events and trading activities are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Investment income

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the PCC's right to receive payment is established.

Recognition of liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants payable are recognised in the accounts when a commitment has been made externally and there no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC. The diocesan parish share is accounted for when due.

Notes to Financial Statements for the Year Ended 31 December 2023

1 ACCOUNTING POLICIES (CONTINUED)

Fixed assets

Consecrated benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Tangible fixed assets for use by the PCC

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment used within the church premises is depreciated on a straight-line basis over 3 or 5 years depending on the expected life of the asset.

Buildings are included at cost. No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. Land is not depreciated.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Funds

Unrestricted funds

Unrestricted funds represent the remaining income funds of the PCC that are available for use at the discretion of the trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes, such as for purchasing for fixed assets or for spending on a future project. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not generally invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and have taken into account the potential ongoing impact of the coronavirus Covid-19 pandemic. The budgeted income and expenditure is sufficient with the level of reserves for the PCC to be able to continue as a going concern.

Notes to the Financial Statements

	St Andrews	Unrestricted Funds St Nicholas	Designated	Total	Restricted Funds	TOTAL FUNDS	
						2023	2022
2 INCOME AND ENDOWMENTS	£	£	£	£	£	£	£
2a) Donations and legacies							
Planned giving	59,628	2,936	-	62,564		62,564	60,273
Other planned giving	25	-	-	25		25	-
Income tax recovered	14,195	1,436	-	15,631	-	15,631	17,802
Collections	5,732	359	-	6,091		6,091	6,184
Sundry donations	3,306	175	-	3,481	20,840	24,321	19,992
Legacies	350	-	-	350		350	2,000
Feoffees	-	-	-	-		-	-
	83,236	4,906	-	88,142	20,840	108,982	106,251
2b) Other trading activities							
Church Hall lettings	23,989	-	-	23,989	-	23,989	23,046
Use of Church	6,565	-	-	6,565	-	6,565	7,587
Coffee Shop	Note 5 11,466	-	-	11,466	-	11,466	11,148
Social Events Committee	Note 6 1,551	-	-	1,551	-	1,551	1,567
Flowers	-	-	-	-	1,916	1,916	1,378
Fundraising activities	-	-	-	-	-	-	-
Autumn Fayre	4,433	-	-	4,433	-	4,433	4,478
Friends of St Andrews	-	-	5,416	5,416	-	5,416	6,857
Other fundraising	2,075	-	-	2,075	-	2,075	2,089
St Nicholas Fundraising	-	2	-	2	-	2	15
	50,079	2	5,416	55,497	1,916	57,413	58,165
2c) Investment Income							
Rent-Church Flat	9,315	-	-	9,315	-	9,315	10,343
Dividends	250	-	-	250	-	250	2,452
Bank Interest	20	460	5,279	5,759	1,464	7,223	1,956
Sheldon Road Trust income	-	-	-	-	-	-	109,698
	9,585	460	5,279	15,324	1,464	16,788	124,449
2d) Church activities							
Parish magazine	660	-	-	660	-	660	755
Fees for weddings & funerals	3,826	-	-	3,826	-	3,826	1,981
Memorial garden fees	1,275	-	-	1,275	-	1,275	907
Listed Places of Worship Grant	-	-	1,751	1,751	-	1,751	2,338
Miscellaneous Income	-	-	-	-	-	-	-
Vision Day-Donations	260	-	-	260		260	
Insurance claims	926	-	-	926		926	
Other income	270	-	355	625		625	
Gas supplied	9	-	-	9		9	
	7,226	-	2,106	9,332	-	9,332	5,981
	150,126	5,368	12,801	168,295	24,220	192,515	294,846

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL 2022
	St Andrews	St Nicholas	Designated	Total		
2 INCOME AND ENDOWMENTS COMPARATIVE	£	£	£	£	£	£
2a) Donations and legacies						
Planned giving	58,433	1,840	-	60,273	-	60,273
Other planned giving	-	-	-	-	-	-
Income tax recovered	15,924	1,825	16	17,765	37	17,802
Collections	4,735	1,449	-	6,184	-	6,184
Gift Day	-	-	-	-	-	-
Sundry donations	3,253	2,570	3,550	9,373	10,619	19,992
Legacies	2,000	-	-	2,000	-	2,000
Feoffees	-	-	-	-	-	-
	84,345	7,684	3,566	95,595	10,656	106,251
2b) Other trading activities						
Church Hall lettings	23,046	-	-	23,046	-	23,046
Use of Church	7,587	-	-	7,587	-	7,587
Coffee Shop	Note 5 11,148	-	-	11,148	-	11,148
Social Events Committee	Note 6 1,567	-	-	1,567	-	1,567
Flowers	-	-	-	-	1,378	1,378
Fundraising activities						
Autumn Fayre	4,478	-	-	4,478	-	4,478
Friends of St Andrews	-	-	6,857	6,857	-	6,857
Other Fundraising	2,059	-	30	2,089	-	2,089
St Nicholas Fundraising	-	15	-	15	-	15
	49,885	15	6,887	56,787	1,378	58,165
2c) Investment Income						
Rent-Church Flat	10,343	-	-	10,343	-	10,343
Dividends	2,452	-	-	2,452	-	2,452
Bank Interest	1	120	1,662	1,783	173	1,956
Sheldon Road Trust income	109,698	-	-	109,698	-	109,698
	122,494	120	1,662	124,276	173	124,449
2d) Church activities						
Parish magazine	755	-	-	755	-	755
Fees for weddings & funerals	1,981	-	-	1,981	-	1,981
Memorial garden fees	907	-	-	907	-	907
Listed Places of Worship Grant	-	-	2,338	2,338	-	2,338
Miscellaneous Income	-	-	-	-	-	-
	3,643	-	2,338	5,981	-	5,981
TOTAL INCOME AND ENDOWMENTS	260,367	7,819	14,453	282,639	12,207	294,846

Notes to the Financial Statements

		Unrestricted Funds			Restricted Funds	TOTAL FUNDS			
		St Andrews	St Nicholas	Designated	Total		2023	2022	
		£	£	£	£	£	£	£	
EXPENDITURE									
3a)	Raising funds								
	Coffee Shop	Note 5	349	-	-	349	-	673	
	Social Events Committee	Note 6	753	-	-	753	-	730	
	Flowers		-	-	-	1,424	1,424	1,017	
	Fundraising activities		-	-	-	-	-	-	
	Autumn Fayre-draw prizes and expenses		112	-	112	-	112	140	
	Friends of St Andrew's		-	2,243	2,243	-	2,243	3,205	
	Church Flat Expenses		-	-	-	-	-	-	
	Investment management		-	-	-	-	-	-	
	Rathbones management charge		1,561	-	1,561	-	1,561	1,407	
			2,775	-	2,243	5,018	1,424	6,442	7,172
3b)	Church activities								
	Grants and donations								
	Grants - Missionary and Charitable	Note 7	-	-	4,780	4,780	-	4,780	5,000
	Donations to CCLC		-	-	-	-	-	55,000	
	Ministry								
	Parish share		98,960	4,007	-	102,967	-	102,967	102,960
	Clergy expenses		1,853	-	-	1,853	-	1,853	1,590
	Other								
	Church running expenses		-	-	-	-	-	-	
	-heating & lighting		6,081	95	-	6,176	-	6,176	6,544
	-insurance		6,312	263	-	6,575	-	6,575	7,545
	-cleaning		2,791	-	-	2,791	-	2,791	2,782
	-water		126	-	-	126	-	126	85
	Church maintenance		2,113	1,406	-	3,519	-	3,519	1,694
	Fabric maintenance		-	-	11,910	11,910	-	11,910	16,193
	Recruitment costs		2,990	-	-	2,990	-	2,990	-
	Organ & Piano maintenance		1,337	283	-	1,620	-	1,620	1,343
	Upkeep of services		2,064	-	-	2,064	-	2,064	1,474
	Organist and music leader		3,860	-	-	3,860	-	3,860	3,798
	Other organists		680	-	-	680	-	680	680
	Music		319	-	-	319	-	319	313
	Office Expenses		10,483	-	-	10,483	-	10,483	8,516
	Miscellaneous expenses		392	2	67	461	61	522	808
	Depreciation		1,582	-	-	1,582	-	1,582	989
	Church Hall		-	-	-	-	-	-	-
	-heating & lighting		3,385	-	-	3,385	-	3,385	2,460
	-insurance		2,360	-	-	2,360	-	2,360	2,198
	-maintenance		600	-	-	600	-	600	3,079
	Churchyard		640	700	-	1,340	-	1,340	546
	Memorial garden expenses		505	-	-	505	-	505	351
	Magazine		2,065	-	-	2,065	-	2,065	1,456
	Traidcraft purchases		-	-	-	-	-	-	-
	Website		710	-	-	710	-	710	-
	Governance								
	Independent Examiner fee		3,037	-	-	3,037	-	3,037	2,666
	Total		155,245	6,756	16,757	178,758	61	178,819	230,070

Notes to the Financial Statements

		Unrestricted Funds				Restricted Funds	TOTAL 2022
		St Andrews	St Nicholas	Designated	Total		
		£	£	£	£	£	£
EXPENDITURE COMPARATIVE							
3a) Raising funds							
Coffee Shop	Note 5	673	-	-	673	-	673
Social Events Committee	Note 6	730	-	-	730	-	730
Flowers		-	-	-	-	1,017	1,017
Fundraising activities							
Autumn Fayre - draw prizes and expenses		140	-	-	140	-	140
Friends of St Andrew's		-	-	3,205	3,205	-	3,205
Church Flat Expenses			-	-	-	-	-
Investment management					-	-	-
Rathbones management charge		1,407	-	-	1,407	-	1,407
		2,950	-	3,205	6,155	1,017	7,172
3b) Church activities							
<u>Grants</u>							
Grants - Missionary and Charitable	Note 7	-	-	5,000	5,000	-	5,000
Donations to CCLC		55,000			55,000		55,000
<u>Ministry</u>							
Parish share		98,960	4,000	-	102,960	-	102,960
Clergy expenses		1,590	-	-	1,590	-	1,590
Other expenses			-	-	-	-	-
<u>Other</u>							
Church running expenses							
-heating & lighting		6,214	330	-	6,544	-	6,544
-insurance		5,879	1,666	-	7,545	-	7,545
-cleaning		2,782	-	-	2,782	-	2,782
-water		85	-	-	85	-	85
Church maintenance		1,058	636	-	1,694	-	1,694
Fabric maintenance				16,193	16,193	-	16,193
Organ & Piano maintenance		1,343	-	-	1,343	-	1,343
Upkeep of services		1,474	-	-	1,474	-	1,474
Organist & music leader		3,773	25	-	3,798	-	3,798
Other organists		680	-	-	680	-	680
Music		313	-	-	313	-	313
Office Expenses		8,516	-	-	8,516	-	8,516
Miscellaneous expenses		585	79	80	744	64	808
Depreciation		989	-	-	989	-	989
Church Hall							
-heating & lighting		2,460	1,766	-	4,226	-	2,460
-insurance		2,198	-	-	2,198	-	2,198
-maintenance		3,079	-	-	3,079	-	3,079
Churchyard		86	460	-	546	-	546
Memorial garden expenses		351	-	-	351	-	351
Magazine		1,456	-	-	1,456	-	1,456
Traidcraft purchases			-	-	-	-	-
<u>Governance</u>							
Independent Examiner fee		2,666	-	-	2,666	-	2,666
Total		201,537	8,962	21,273	231,772	64	230,070
TOTAL EXPENDITURE		204,487	8,962	24,478	237,927	1,081	237,242

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

The PCC considers that its key management personnel comprises the trustees. There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' Expenses

Trustees received £Nil (2022: £Nil) for expenses incurred while carrying out duties as trustees.

5 COFFEE SHOP ACCOUNT

	2023 £	2022 £
INCOME		
Cash takings for year	11,466	11,148
	<u>11,466</u>	<u>11,148</u>
EXPENDITURE		
Cash payments for coffee, milk, sugar, napkins etc	349	673
	<u>349</u>	<u>673</u>
SURPLUS FOR THE YEAR	<u>11,117</u>	<u>10,475</u>

6 SOCIAL EVENTS COMMITTEE

	2023 £	2022 £
INCOME		
Cash received at Sunday Services and other events, concerts etc	1,551	1,567
	<u>1,551</u>	<u>1,567</u>
EXPENDITURE		
Expenditure on refreshments	753	730
	<u>753</u>	<u>730</u>
SURPLUS FOR THE YEAR	<u>798</u>	<u>837</u>

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

	2023 £	2022 £
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2023	-	-
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	5,500	5,000
NET EXPENDITURE IN THE YEAR - see below	(4,780)	(5,000)
TOTAL FUNDS AS AT 31st DECEMBER 2023	<u>720</u>	<u>-</u>
<i>NET EXPENDITURE</i>		
EXPENDITURE		
Regular Giving Distributed :-		
International		
USPG	250	500
Natron Healthcare Project	250	500
Insulate Ukraine	530	-
Wellboring	<u>500</u>	<u>250</u>
	1,530	1,250
Local		
Doorway	500	750
Relate Md Wiltshire	250	250
Salvation Army Foodbank	500	750
Springboard Chippenham	500	500
Christian Aid	500	-
Sisters of The Church	-	500
St Peter's Church Food Box	500	500
Sheldon Road Methodist Church	-	500
Hope & Homes for Children	500	-
Green Square Housing - Women's refuge	-	-
	<u>3,250</u>	<u>3,750</u>
Total	<u>4,780</u>	<u>5,000</u>
TOTAL NET EXPENDITURE IN THE YEAR	<u>(4,780)</u>	<u>(5,000)</u>

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	95,595	10,656	106,251
Other trading activities	56,787	1,378	58,165
Investments	124,276	173	124,449
Church activities	5,981	-	5,981
Total income and endowments	282,639	12,207	294,846
EXPENDITURE ON:			
Raising funds	6,155	1,017	7,172
Church activities	230,006	64	230,070
Total expenditure	236,161	1,081	237,242
NET INCOME	46,478	11,126	57,604
GAINS ON INVESTMENT ASSETS	(26,592)	-	(26,592)
TRANSFER BETWEEN FUNDS	360	- 360	0
NET MOVEMENT IN FUNDS	20,246	10,766	31,012
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	777,866	19,600	797,466
FUNDS CARRIED FORWARD	798,112	30,366	828,478

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

	Freehold land & Buildings £	Office Equipment £	Total £
COST			
At 1st January 2023	447,776	21,984	469,760
Additions for year	-	-	-
At 31st December 2023	<u>447,776</u>	<u>21,984</u>	<u>469,760</u>
DEPRECIATION			
At 1st January 2023	-	9,206	9,206
Charge for year	-	1,583	1,583
At 31st December 2023	<u>-</u>	<u>10,789</u>	<u>10,789</u>
NET BOOK VALUE			
At 31st December 2023	<u>447,776</u>	<u>11,195</u>	<u>458,971</u>
At 31st December 2022	<u>447,776</u>	<u>12,778</u>	<u>460,554</u>

The Church also has silverware on permanent loan to the Heritage Centre. These have been valued at £11,300.

10 FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
At 1st January 2023	164,230
Purchases	45,645
Sales	(42,837)
Change in market value	10,079
At 31st December 2023	<u>177,117</u>

All investments are UK Investments or investments within a portfolio managed within the UK.

Split as follows:

	2023 £	2022 £
UK Conventional Government Bonds	13,240	
UK Index linked Government bonds	10,406	10,263
UK Investment Grade bonds	9,755	14,346
Active Managed fixed inc- diversified	19,568	25,674
Overseas Index linked Government bonds	15,509	5,096
UK Investment Companies	12,771	35,732
European Investments	10,276	9,636
North American Investments	24,164	18,485
Asia Pacific Investments	4,840	4,706
Global Investments	56,588	40,292
	<u>177,117</u>	<u>164,230</u>

11 DEBTORS

	2023 £	2022 £
HMRC	-	4,878
Other	3,302	2,965
	<u>3,302</u>	<u>7,843</u>

Notes to the Financial Statements

12 CREDITORS

	2023 £	2022 £
Creditors		
Trade creditors	3,756	4,023
	<u>3,756</u>	<u>4,023</u>
Accruals		
Independent examination fee	2,844	2,650
Heat and light	429	586
	<u>3,273</u>	<u>3,236</u>

13 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2023
	£	£	£	£	£
Tangible fixed assets	458,971	-	458,971	-	458,971
Investment fixed assets	177,117	-	177,117	-	177,117
Current assets	142,982	24,522	167,504	53,101	220,605
Liabilities	(7,662)	-	(7,662)	-	(7,662)
	<u>771,408</u>	<u>24,522</u>	<u>795,930</u>	<u>53,101</u>	<u>849,031</u>

SUMMARY OF ASSETS BY FUND - Comparative

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2022
	£	£	£	£	£
Tangible fixed assets	460,554	-	460,554	-	460,554
Investment fixed assets	164,230	-	164,230	-	164,230
Current assets	155,310	25,908	181,218	30,367	211,585
Liabilities	(7,891)	-	(7,891)	-	(7,891)
	<u>772,203</u>	<u>25,908</u>	<u>798,111</u>	<u>30,367</u>	<u>828,478</u>

14 FUNDS

	Bal b/f 01/01/2023	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f 31/12/2023
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	636,883	150,126 -	158,020 -	5,500	13,299	636,788
General- St Nicholas	25,908	5,368 -	6,756	-	-	24,520
Designated (Fabric)	126,555	7,385 -	11,910	-	-	122,030
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	5,037	5,416 -	2,310	-	-	8,143
Mission- designated	-	- -	4,780	5,500	-	720
	<u>798,112</u>	<u>168,295</u>	<u>183,776</u>	<u>-</u>	<u>13,299</u>	<u>795,930</u>
Restricted Funds						
Flower	893	2,416 -	1,424	-	-	1,885
Organ restoration	29,473	21,804 -	61	-	-	51,216
	<u>30,366</u>	<u>24,220</u>	<u>1,485</u>	<u>-</u>	<u>-</u>	<u>53,101</u>
	<u>828,478</u>	<u>192,515</u>	<u>185,261</u>	<u>-</u>	<u>13,299</u>	<u>849,031</u>

Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE

	Bal b/f at 01/01/2022	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f at 31/12/2022
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	456,128	260,367	(204,487)	151,467	(26,592)	636,883
General- St Nicholas	25,285	7,819	(7,196)			25,908
Designated (Fabric)	291,365	7,580	(16,193)	(156,197)		126,555
Choir	1,495					1,495
Organ restoration	2,234					2,234
Friends of St Andrews	1,359	6,873	(3,285)	90		5,037
Mission- designated	-		(5,000)	5,000		-
	777,866	282,639	(236,161)	360	(26,592)	798,112
Restricted Funds						
Flower	893	1,377	(1,017)	(360)	-	893
Organ restoration	18,707	10,830	(64)	-	-	29,473
	19,600	12,207	(1,081)	(360)	-	30,366
	797,466	294,846	(237,242)	-	(26,592)	828,478

Transfers

A transfer was made in the prior year from the designated fabric fund to general- St Andrews fund in respect of capital additions made in the year.

Transfers have also been made to reflect the allocation of a proportion of regular giving received to the mission designated fund.

Fund descriptions

Restricted funds

Flower Fund - This is a fund to support the activities of the Church's flower arrangers.

Organ restoration fund - This is a fund set up towards a specific restoration project for the organ.

Unrestricted and designated funds

General funds - these can be used for PCC ordinary purposes and are split between St Andrews and St Nicholas parish.

Fabric Fund - This is an unrestricted fund for the maintenance and repair of the Church building.

Choir Fund - This is a fund to support the activities of the Church Choir.

Organ restoration fund - This is a fund set up to pay for the restoration and upkeep of the organ.

Friends of St Andrew's Fund - This is a fund made up of funds raised by the Friends of St Andrew's to support church projects usually for the Church's Fabric.

Mission - This is a fund to support charities for which collections in church have been made or which the PCC should be supporting through the transfer of funds from the general fund during the year. This was reclassified from restricted funds as a designated fund during the prior year.

15 RELATED PARTY TRANSACTIONS

No related party transactions took place during the year (2022: £Nil).

Accounts

THE PARISH OF ST ANDREW CHIPPENHAM
WITH ST NICHOLAS TYTHERTON LUCAS
Reg Charity 1131163



**Annual Report and
Financial Statements for the
year ended 31st December 2022**



ST ANDREW'S CHURCH OFFICE, MARKET PLACE, CHIPPENHAM, SN15 3HT
<http://www.standrewschippenham.org.uk>

Hold fast to that which is good. Love & serve the Lord

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2022

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The Parish of St Andrew, Chippenham with St Nicholas, Tytherton Lucas

Charity no 1131163

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

Aims and Purposes

The Parochial Church Council of St Andrew's, Chippenham with St Nicholas, Tytherton Lucas (the PCC) has the responsibility of co-operating with the incumbent, the Rev. Rod Key, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and other buildings of St Andrew's and St Nicholas Church.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at both St Andrew's and St Nicholas and become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live in the parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

- Provision of Pastoral care for people living in the parish.

- Missionary and outreach work

To facilitate the work, it is important that we maintain the fabric of our Churches and other Buildings.

Achievements and Performance

Chairman's report

Yet another bumpy year with major military conflict with the Russian invasion of Ukraine. Covid was still showing its presence in various new guises and UK politics had many opportunities to entertain us through the media!

St Andrew's continued its progress back to resuming business as usual. Concerts are now back as a regular feature. The church sound system has been upgraded to provide facilities for visitor groups as well as enhanced features and improved Loop and sound quality. Interest in King Alfred's Hall continues to grow in various groups and functions.

The finances of St Andrew's were enhanced with the receipt of £110,000, its share in the proceeds from the sale of 80 Sheldon Road. This has all been invested to finance possible future projects and future maintenance costs of the church fabric. We are fortunate in that our gas and electricity prices are on a fixed contract until 2024/5.

Our Assistant Priest Anton Campbell was ordained at Bristol Cathedral on Saturday 2nd July. A shared lunch was held the following day for his family and friends and the congregation.

At a special service in November, St Andrew's Mothers Union was re-commissioned after being closed for the last four years and will be looking to grow with new members.

The year ended with the sad death of Her Majesty Queen Elizabeth II in September who was a loved monarch by the nation.

Deanery Synod

The Deanery Synod met three times in 2022. St Andrew's was represented by Rev. Rod Key, Dick and Eryl Spencer.

The main focus of these meetings is to share good practice and ideas from member churches on how to make the Gospel meet modern day needs.

This was accomplished by:

- The Representatives sharing ideas and initiatives being undertaken by their own churches at the Synod meetings and via the Deanery Newsletter;
- Hearing presentations from Diocesan officers, individuals and churches on how growth can be achieved and existing congregations supported, particularly with the 'Transforming Churches' initiative;
- Discussing in syndicates on how ideas from these presentations can be applied to the participant's churches;
- Receiving briefings on social issues for action by churches and Synod members, such as an awareness of modern slavery;
- Sharing good environmental practices so that each member church can reduce its greenhouse gas emissions by 12%;
- The St Andrew's representatives communicate the Synod's activities to the PCC by circulating the Deanery Newsletter, the minutes of Deanery meetings and by presentation to PCC meetings.

Church Buildings

The Fabric committee continued to review the works required by the current Quinquennial Report and to maintain a planned programme to meet all of them before the new report is produced in 2025.

The main repair item in 2022/3 was the renewal of the choir vestry roof. Floor repairs in St Andrew's were also carried out after they had been identified during one of our periodic health and safety inspections. Committee volunteers cleaned out gutters in preparation for their repair. This work, along with the installation of new roof ladders, will take place when a suitable weather window is identified.

The sound system in St Andrew's was replaced during the year by a new digital version giving better sound coverage and greater potential use by church musicians and visiting groups/ organisations. The old sound system was recycled into the King Alfred Hall adding to its attraction as a venue.

Ecumenical Relationships

St Andrew's is a member of Chippenham Churches Together (CCT) and is actively involved in the running and development of that organisation, being represented on the Executive and the associated Ministers Meeting.

St Andrew's continues to be represented on other ecumenical activities in Chippenham such as SAT – 7, and has established a working connection with Sheldon Road Methodist Church to promote joint social responsibility and environmental initiatives.

Financial Review

The accounts presented for the parish include those of St Andrew's and St Nicholas, Tytherton Lucas.

For the Parish as a whole, the accounts show a surplus for the year of £46,478 on unrestricted funds, including £623 for St Nicholas. The surplus at St Andrews arises from the winding up of the Stent Bequest Trust and the subsequent sale of a property in Sheldon Road, Chippenham. The proceeds of the sale were shared, under the Trust, between St Andrews and St Peters Church, Chippenham. St Andrews received £109,698 from the sale and the PCC resolved to invest half the funds through the Chippenham Church Lands Charity for the benefit of the Church's longer term fabric repairs. The other half has been invested, also with Rathbones, to increase the St Andrews investments to meet future costs of maintaining the Church's other property and assets.

Apart from this exceptional item, the year has seen a significant increase in income from Hall and Church lettings, the Coffee shop and Social Events. This is largely due to the ending of Covid restrictions which impacted the previous two years. There has at the same time been a small reduction in voluntary giving.

On the expenditure side, the Churches have been able to increase their Parish share to £98,960 at St Andrews and £4,000 at St Nicholas. St Andrews has also been able to reinstate its giving to Charities

through its Social Responsibility Committee totalling £5,000.

St Andrews investments have been affected by the stock market downturn following the September mini -budget and the loss over the year was £26,592.

St Andrews Restricted Funds, principally the Organ restoration fund , increased by £10,766 to £30,366 during the year.

Reserves Policy

It the PCC's policy to maintain a balance on unrestricted funds which equates to at least six months unrestricted payments. For St Andrews, including St Nicholas, this equates to approximately £90,000. It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance for both Churches held on unrestricted funds at the end of 2022 was approximately £171,000.

Pastoral Care & Volunteers

If you'd been in any doubt about the positive and good-spirited nature of St Andrew's people, you would only have had to look around at other churches during 2022 to see all the evidence needed to prove the point! Sadly, for various reasons, many churches remained closed or very restricted in activities well into the year, but St Andrew's followed the old mantra of the BBC when things went wrong – "Normal service will resume as soon as possible"!

Volunteers got busy again as soon as we could – whilst remaining responsible and sensible in how we approached things – and there was a willingness and enthusiasm to restore the rhythms of normal church life in every way possible. People have weighed the risks for themselves against the priorities of community and social interaction and have opted for being together. I'm sure that this is the reason why we are in good heart, when other churches are experiencing a drop in congregations of around a third.

I was particularly heartened when six people offered to help hold monthly services in Care Homes in our parish. Favourite hymns and

the offer of communion are now possible for many who can't get to church, and the PCC authorised those six as Communion Assistants. So, from our Annual Parochial Church Meeting to all our volunteers – from music makers to coffee shop bakers, from flower arrangers to Autumn Fayre staggers, from Sunday servers to sub-committee members, from service planners to curtainers and banner(er)s – and to all the others that I can't make rhyme – thank you once again, from the bottom of our hearts.

Social Responsibility

The Social Responsibility Committee met four times in 2022 to discuss how to promote the Gospel's message of hope via the following activities:

- By supporting farmers and suppliers in developing countries by selling Traidcraft goods which ensure that they are paid adequately. I would like to thank Debbie Warren for her hard work and commitment in running the Traidcraft stall and for the congregation in supporting it on most Sunday and Wednesday's.
- Christian Aid was supported by the Choir performing the '30,000 Steps in May' challenge for sponsorship and by the holding of a plant stall during Christian Aid Week.
- Raising the congregation's environmental awareness by providing facilities for recycling cooking oil, pens and printer cartridges.
- The Committee allocates 10% of the church's Planned Giving income to international and local charities that ideally have a St Andrew's connection. The allocation during 2022 was weighted in favour of local charities that are helping with the cost-of-living crisis, particularly those providing food to families in need.
- Liaison with Bristol Diocese, Chippenham Deanery and Sheldon Road Methodist Church on environmental and social issues.
- Assisting a preliminary study to install PV cells on part of the

church roof as part of our commitment to reduce our greenhouse gas emissions by 12%.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's with St Nicholas, the membership of the PCC consists of the incumbent (the Priest in charge) who is the Chairman, a Vice Chairman, Churchwardens and members elected by those members of the congregation on the electoral roll of the church. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are spent.

The full PCC meets six times a year. The PCC has the following active Sub-Committees:

St Nicholas Church - to order the affairs of St Nicholas' Church, Tytherton Lucas.

Standing and Finance Committee - general management of church and finances.

Fabric Committee - to look after the maintenance of Church buildings and churchyard.

Organ Committee - to plan the restoration of the organ and raise funds through donations and grants to complete the work required.

Hall Committee - to promote and market the newly refurbished King Alfred Hall to generate income for the Church.

Children and Young People - oversee children's and young people's activities in Church.

Social Events Committee – the coordination of social activities and catering in Church.

Social Responsibility Committee- World Development and social responsibility issues; distribution of mission and charitable giving.

Friends of St Andrew's Committee – Set up to promote the aims of

the Friends of St Andrew's to the wider community and to raise funds for the maintenance and improvement of St Andrew's Church.

The Committees are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative information

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is www.standrewschippenham.org.uk.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently registered with the Charity Commission.

PCC Members who have served at any time from 1st January 2021 until the date this report was approved are:

Chair: Rod Key (Priest in charge)

Curate: Anton Campbell

Vice Chair: George Silk (from 2018)

Churchwardens: Jenny Norris (2017) and Gavin Macrae (2021)

Deputy Churchwardens, St. Andrew's: Margaret Harrison (2018) and Maurice Chadwick (2017)

Deputy Churchwarden, St Nicholas: Brian Elliott (2017)

Licensed Lay Minsters: Eryl Spencer,

Deanery Synod Representatives: Richard Spencer (2018), Jackie Hannis (2021)

Secretary: Pip Higman (2020)

Treasurer: Chris Norris (2017)

Treasurer St Nicholas: Wendy Reeves

Assistant Treasurer: Sue Wood (2019)

Additional Members:

Vernon Bundy (2021), Jackie Hannis (2021), Maurice Chadwick (2017), Ros Harford (2018), Dorryta Hayward (2018), Gavin Macrae (2020), Mary Pennell (2021) Wendy Reeves (2017), Richard Spencer (2017), Allen Watkins (2020), Barry Hayward (2020), Chris Watkins (2020), Paul Wilson (2018), Ian Wylie (2021) and Barbara Parry (St Nicholas)

The Priest in Charge, Licenced Lay Minsters, Churchwardens, and Deanery Synod representatives are ex-officio members of the PCC.

(Years in Brackets indicate year when elected)

Investment Manager: Rathbones, 10, Queen Square, Bristol BS1 4NT

Accountants: Monahans, 14a Forest Gate, Chippenham, Wilts SN15 3RS

Electoral Roll Report:

The number on the Electoral Roll as of 31st January 2023 is 149
(137 St Andrew's, 12 St Nicholas)

The comparable numbers for the same date the previous year were 147 (134 St Andrew's, 13 St Nicholas)

Number of Baptisms in 2022 (2021 in brackets)

1 (0) St. Andrew's; 0 (0) St Nicholas

Number of Thanksgivings in 2022

1 (2) St Andrew's; 0 (1) St Nicholas

Number of Marriages in 2022

3 (1) St Andrew's; 0 (0) St Nicholas

Number of Blessings in 2022

2 (1) St Andrew's; 0 (0) St Nicholas

Number of Funerals in 2022

20 (18) St Andrew's; 1(2) St Nicholas

Candidates presented for Confirmation in 2022

0 (0) St. Andrew's; 0 (0) St. Nicholas

Approved by the PCC on 14th March 2023 and signed on their behalf by the Rev. Rod Key (PCC Chairman)



Supplementary Reports

St Nicholas Church, Tytherton Lucas

The congregation of St Nicholas are very grateful to the Rev. Rod Key, The Rev. Anton Campbell, and Mrs Eryl Spencer for coming and taking services here. In the Winter the services are 3.30pm and in the Summer at 6.30pm.

The regular congregation is small but very faithful and committed. For festivals and Special Services, the Church is full.

Mr Brian Elliott is the Church Warden. Mrs Wendy Reeves is the Treasurer, ably assisted by Mrs Barbara Parry. Mrs Sheila Laurence is the Secretary. She organises very successful Fund-Raising Events, and organizes the Committee meetings. She also changes the Frontals and makes sure the heating is on for all the services. She was very much missed when she and her husband went on a very well-deserved holiday to South America.

We are indebted to Mr Chris Laurence for putting up the gazebo when we have Special Services. Mrs Robbie Toomey and Mrs Barbara Parry organise the cleaning and flower decorating rotas.

I am the Sacristan. We are very grateful to Mr Paul Fortune, the organist, who comes to play at Special services. We sing unaccompanied at regular services.

The Platinum Jubilee Service was taken by the Rev. Anton Campbell on July 5th. This was followed by a delicious lunch held at the home of Mrs Sandy Hames, Gastons Farm, Tytherton Lucas. On September 18th the Harvest Festival was held, during which memorial tributes were made to Queen Elizabeth II, and to the Rev Jim Scott. Mrs Judy Scott, his family and friends came, also former members of the congregation. The Rev. Rod Key paid tribute to the Queen. The Marquess of Lansdowne and his daughter Lady Arabella came. Lord Lansdowne gave a very moving and heartfelt tribute to the Rev Jim Scott. This was very much appreciated by Mrs Judy Scott and his family and by our congregation.

Usually, the Remembrance Service is held in the East Tytherton Moravian Church, for the two villages coming together. This year we were invited to come on the afternoon when the minister was taking their service. Our Committee wished for a morning service so Rod arranged for a morning service to be held at 10.30am on Sunday November 13th to which members of the Moravian Church were invited. Mrs Eryl Spencer came and gave a wonderful service. Mrs Linda Gulwell read out the names of the East Tytherton war dead. Several Moravians said they had never been in St Nicholas before and were very glad they came. The Collection sent to the British Legion made £205. It is hoped in future to alternate the services.

The St Nicholas Day Service was taken by the Rev. Anton Campbell on December 4th. As usual it was a service to which children were invited and many came.

The Carol Service on December 18th was well attended. Ten people gave Readings.

On Christmas Day the Service was taken at 10.00am by the Rev. Rod Key and was well supported.

At a later service we heard that with great sadness (for us) that the Rev. Rod Key will be retiring in 2023.

We are very grateful to Rod for all his wonderful ministry and to Rod and Sue for all their kindness. We wish them great happiness and the very best wishes in their retirement.

Elizabeth Sexton

Children & Young People

Andy's@4

Our monthly Sunday afternoon service for young families, resumed after lockdowns in September 2021 but attendance throughout 2022 has remained much smaller than in the past. We have a faithful core of regular participants who enjoy the format of our service and have changed from the second to the first Sunday in the month. We continue to text and email families to remind them of sessions and post regularly on our Andy's@4 page on Facebook, where we have a good

following by members of Tots and Andy's@4. As usual, members of Andy's@4 past and present were eager to sign up for the Knitted Crib Pilgrimage in 2022.

Sunday Club

Sunday Club has not met since March 2020 before the first lock down began. Sunday Club was not large then but was further depleted during the pandemic by children outgrowing the sessions. We have not built up a viable group of children under 9 years of age since 2019.

Knitted Crib Pilgrimage

The 13th Annual Knitted Crib Pilgrimage was highly successful, and the number of participants was equal to the pre-pandemic figures. Families remain highly positive about hosting the Crib. Two Crib sets were passed around nearly 40 families this year until the Pilgrimage officially ended on the 20th of December at our annual Crib and Christingle Service. Many families who had hosted the Knitted Crib were present at that service.

Family Service on the 4th Sunday of the month

Our Family Service has also changed its slot from the 1st Sunday of the month to the 4th. Since it resumed in September 2021, it has gone from strength to strength. The music has become more integrated with the augmented Band playing at each service with the St Andrew's Singers. We have varied the structure of the services this year, focusing on one theme - the "I am" sayings of Jesus from St John's Gospel. There has also been a Café Eucharist on one occasion which drew the Family Service of the Word and the Eucharist together into one service.

Eryl Spencer

Social Events

The Social Committee met five times during the year to plan all the forthcoming events on the Church Calendar where Church members can enjoy socialising together and welcome newcomers and friends into the Church family.

The events included the Beetle Drive and Pancake Party, Mothering Sunday Simnel Cakes for refreshments with coffee after the Service, All-day Coffee Shop at the Folk Festival, Anton's Celebration Lunch after his Ordination, The Harvest Supper, Autumn Fayre Refreshments, St Andrew's Day Fish and Chip Supper, Carols around the Piano with Refreshments and assisting at the Church Flowers Coffee Morning.

We have also helped organise numerous celebrations of special birthdays and anniversaries of Church members with wine, nibbles and cake served after the 10.30am service which everyone enjoys!!

All the events have been very enjoyable and successful due to the hard work of the Committee, Husbands, and extra volunteers.

Thank you to everyone who gave their time and talents so generously throughout the year and produced amazing cakes, pastries scones, puddings, and salads.

Special thanks to our Secretary Ros Harford who records the Minutes so well and prints all the posters, flyers and tickets when required, prints adverts on the pew leaflet and enters articles into the Church Magazine.

The Committee and I are looking forward to another busy year of Social Events and welcome any helping hands that are available to join us. We have had quite a few new people come along to help out during this year with baking, serving, waiting at table and washing up and they have enjoyed the experience and we are so grateful for their help.

Thank you to everyone who comes along and supports all our events year after year which is very much appreciated.

Dorryta Hayward

Treasurer

It's been a busy year for the Treasurer particularly as church activities have been back in full swing after Covid restrictions ended. An example is Hall lettings which brought in a record £23,000 of income in the year. Each booking is an entry on our bank statement, which seems to

get longer by the month.

We are also taking more cash through the Coffee Shop and Church collections which now must be taken to the Post Office for banking. Devizes is the nearest HSBC branch open which has a full counter service.

The experiment with cashless payment through the SumUp system has continued at Coffee shop and at other events. Occasional problems with Internet and Wi-fi have been identified but these are being addressed. We have also installed a Paystation by the front porch which is principally for donations from the congregation and visitors, but can be used for other payments. The Paystation has been given to us on a free year's trial by the Diocese. It remains to be seen if it will be viable to keep it.

I am grateful to Wendy Reeves, Brian Elliott and Sue Wood who help particularly with banking. Sue has also now taken on the role of Gift Aid officer.

Like Rod, I look forward to my retirement and handing over to my successor. (Where are you?)

Chris Norris

Friends of St Andrew's and 100 Club

During 2023, the Friends of St Andrew's raised £3,898 with £3,085 coming from the 100 Club. Membership of the 100 Club during the year reached its highest ever level at 87. We owe a huge debt of gratitude to all our loyal members – some of whom have supported this money-raising effort since its beginning.

Just under £380 was raised from a very enjoyable outing to Salisbury in May. We joined up with Chippenham Flower Club to visit the Salisbury Celebration of Flowers at the Cathedral. About 35,000 blooms and hundreds of displays decorated the church building to celebrate Queen Elizabeth's Platinum Jubilee and the end of Cathedral's 800th anniversary year. Displays reflected the building's magnificent Gothic setting with the centre piece being a replica of the Queen's coronation robe in flowers. A truly dazzling spectacle!

The remaining income was generated from both donations and our dedicated volunteers serving refreshments at the Chippenham Civic Society's Heritage Lecture and Civic Award evening as well as the Abbeyfield School Christmas Concert.

The Friends were able to contribute funds towards the fixing and hanging of the new curtains in King Alfred Hall as well as garden tools to help maintain the Hall Garden. £3,587 remained in the account at the end of 2022 to fund future projects.

Margaret Harrison & Jenny Norris

Art Group

Covid restrictions are gone and the Art Group has been meeting regularly each week on Mondays 2pm-4pm. In summer we meet in Church, in October we move to King Alfred Hall and this January into the Club Room. Our numbers are creeping up, we are usually eight or nine, the Club room is cosy!

This year we worked on individual projects using pastels, acrylics, watercolours, oils and charcoal experimenting with subjects from autumn leaves and colour to producing reproductions of old masters and modernists. Although we are amateurs some members are quite talented and skilful, others are simply enthusiastic!

The 'Tetrptych' produced during lockdown is now hanging in the Clubroom. Please look at it when you are there. We will soon be starting a new and more ambitious project, so look out for work by would be Botticelli's!

In June we had a trip to Bristol Art Gallery to see the Grayson Perry Art Club Exhibition, where we saw other's lockdown art projects.

Viv, one of our founder members, is no longer a regular with us but we look forward to welcoming her at teatime soon. During our tea break we have a variety of cakes and biscuits -sometimes homemade- and walk around to get different ideas.

New members will be welcome.

Elizabeth Blum, Pauline Carter and Tony Reeves

Coffee Shop

Coffee Shop opened every Wednesday through the year, apart from a two week break for Christmas. The first week back in January and the last week we were open in December were our quietest days of the year.

There are four teams that volunteer, working on a rota system. These include those who serve and help on the day, and those who bake. Throughout the year we have lost some members and gained others. We would welcome anyone who wishes to join us as a baker or helper on a Wednesday. If you are unable to commit to a regular time slot, then you could always go on a standby list to help out if needed. If interested, please contact the Coffee Shop Co-ordinator, Caroline Emerson, on 01249 658708.

We have many regular customers who have remained loyal to us, and it is good to see them, and any new people who wander in to see what we are about. We operate a waitress/waiter service, and whilst most customers pay by cash, we are also able to offer a card payment facility.

After expenses the takings for the year were as follows: - Jan £601.30, Feb £901.54, Mar £1031.06 (5 weeks), Apr £882.42, May £741.33, Jun £1029.15 (5 weeks), Jul £830.25, Aug £1161.45 (5 weeks), Sept £769.10, Oct £837.55, Nov £1032.30 (5 weeks), Dec £344.25 (2weeks). Total £10,944.02, £700 down on last year's total.

For the Folk Festival in May, we ran an all-day coffee shop, serving the usual coffee and cakes, together with bacon butties, and soup and salads for lunch. This was overseen by Dorryta, and helpers from all the coffee shop teams, together with other members of the congregation, who provided the cakes and helped to serve etc. Special thanks must go to the two who valiantly spent most of the time washing up and wiping up. This event raised £1,000.

We are only able to continue to operate through the generosity of the bakers and all the helpers on Wednesday mornings and so I say a huge thank you to you all.

Mary Waite

Bellringers

We have had a mixed year of ringing, with some well attended Wednesday practice nights. and sparsely attended Sunday service ringing. Wednesday's average attendance was nine this year and Sunday's average was five, which has been artificially boosted by a recent jump in attendance by homeless Calne ringers. Sadly, we couldn't raise a band to ring for seven Sunday services earlier this year.

We have been lucky to be well supported by Calne ringers whose bells have been removed from the tower ready to be re-hung and augmented from eight to ten. At least three of their ringers attend almost every week and often more.

We are currently teaching three new ringers on a Tuesday evening and have one more returning ringer just about to join us, so hope to have a small boost in numbers soon.

The Chippenham Branch Surprise Practice, held at St Andrew's on the first Wednesday of the month, has been well supported.

In common with most ringing towers throughout England, we did a lot of half-muffled ringing and chiming in the period following the death of H M Queen Elizabeth II.

We rang four successful quarter peals last year, before evening service on the 3rd Sunday of the month.

Joanna Wheatland

Flower Arrangers

Our four teams of experienced and talented flower arrangers decorated the Church beautifully throughout the year giving pleasure to many people.

It is a privilege to arrange flowers for so many different occasions and events in such a beautiful building. Among those are Special Anniversaries, Weddings, Civic Services, Memorial Services, Funerals, Remembrance Sunday as well as the Church Festivals at Easter, Pentecost, Harvest and Christmas.

Sadly, the Flower Festival planned to Celebrate the 60th Anniversary of the formation of Chippenham Flower Club to be staged in the

Church, was cancelled, as the dates clashed with the Queens Jubilee Celebrations. However, we did decorate the Church with super arrangements depicting her Majesty's love of flowers in the appropriate regal colours of red, white, and blue. These were much admired by visitors during that weekend.

The donations received for Lilies and Spring flowers in memory of loved ones ensured superb flowers were arranged for Easter Sunday. The Coffee morning in December raised enough money to decorate the Church with amazing arrangements for the Christmas period and will fund the flowers for 2023 and enable the Church to be always decorated beautifully.

Thanks to everyone who supports us to achieve this. It is very much appreciated by us all.

The new ladies who have joined our teams have enjoyed the challenges set them and felt their flower arranging skills have been enhanced by regularly working together with others who share the same interest.

We are all looking forward to another busy, interesting, and challenging year ahead.

Dorryta Hayward

Traidcraft

Between January and December 2022, St Andrew's hosted regular stalls after morning services and at Wednesday morning coffee shops. This brought us to a grand sales total of £4,499.

Highlights this year have included:

- 1) an extra stall at the Autumn Fayre;
- 2) our 'Millennium Pledge' donation of £490 (10% of our 2021 to 2022 Financial Year total topped up by individual donations) to Traidcraft plc's charity arm (formerly Traidcraft Exchange, now Transform Trade). All money raised went to help marginalised communities gain the skills needed to face the growing challenges of climate change.

As ever, I would like to express my heartfelt gratitude to all who have supported our Traidcraft stall this year; I feel that our sales total shows an encouraging level of commitment from the St Andrew's community.

While I am personally devastated by the recent news that Traidcraft plc has gone into administration, there will continue to be a fair trade stall at St Andrew's and we will, of course, continue to be a Fairtrade church (answerable to the Fairtrade foundation.) To this end I shall be sourcing products - both food and craft items - from a range of organisations dedicated to fair trade, among them Namaste, Zaytoun, JTS, Fair-to-Trade and Shared Earth.

I will also send regular donations to Transform Trade to assist them in their ongoing support for small-scale artisans and farmers and their tireless campaigns for trade justice.

Debbie Warren

Music

ROBED CHOIR

The choir continues to sing on most Sundays with at least one anthem sung at each service. These tend to be primarily in four parts and comprise a variety of styles from 16th century motets to harmonised versions of modern worship songs. Anglican Chant also features at the monthly Evensong. The emphasis is on enjoyment as well as musical accuracy and I believe this comes over in our worship.

Back in June the late Queen celebrated her Platinum Jubilee, and the Royal School of Church Music commissioned a special anthem ("In our Service" by Thomas Hewitt Jones) which we sung at the Sunday Jubilee weekend service – the first time I have ever heard an applause for an anthem in a service, anywhere! This seems so long ago now, but I will never forget that occasion.

The recent carol service was also a musical "high" with two relatively new published anthems sung including a dramatic version of *Gaudete!* (by Luke Fitzgerald) which we all enjoyed, especially with the support of Christina on the drum. We also sung at Tytherton Lucas's carol service again which is always a pleasure to be part of. Eight of

us sang at a wedding in St Andrew's, Castle Combe at Anton's request, and with Robin Jackson of St Barts, Corsham on the organ I could actually sing the hymns for a change!

On a personal "note" it was a joy to celebrate my 60th birthday in church in September with the Bishop of Bristol present, though I'm sure she wasn't here for that reason!

Membership of the choir requires regular commitment with weekly practices as well as the services, and I want to thank all choristers, including Rod, for their continued support and enthusiasm.

Vacancies exist in all parts, and I would be pleased to welcome anyone who would like to join or to give us a try - no previous experience necessary...

UNROBED CHOIR

This choir sings at the 2nd Sunday All Age Eucharist when more unison-type hymns and songs are chosen. The choir tends to comprise mainly members of the robed choir, but anyone is welcome to come and sit up front – currently there is no rehearsal, nor anthem sung, though the occasional hymn in the communion is offered.

ANDYS @ 4

This monthly service for young families includes some easy fun music and songs, which is a central part of the service. It can include chasing music, marching music, and background music as various activities are undertaken by the youngsters. I often play the piano for this, but others do help from time to time, so thank you to you.

Thank you to everyone for your support and encouragement, it really is appreciated. I am privileged to be your Organist and Choirmaster as I enter my 7th year at St Andrews.

Paul Fortune
Organist and Music Leader

MUSIC GROUP

The Music Group was launched back in September 2021 to help lead the Family Service on the 4th Sunday of the month.

The group has grown in number over the months and includes both singers and instrumentalists (guitars, flutes, violin, recorder, ukulele,

saxophone, percussion and myself at the piano). It's an informal group where people can come along and join us as and when they can, and we usually have a short practice in church on the Saturday morning before the Sunday service itself.

We sing and play a mixture of hymns and songs and I leave the group more or less to their own devices to add harmonies, descants, etc as and when they feel is appropriate. This seems to work well, and the group has gelled together more and more as each service comes.

I'd like to take this opportunity to thank everyone involved for their support and enthusiasm and if anyone else is interested in joining us, please have a word with me, you would be very welcome.

Christina Knowles

Organ

The loss of our Chairman James Adman and the Covid lockdown have led to a severe reduction of activity for the organ fund. Nevertheless, the sum raised during the year was over £ 10,000. This included a collection at "Carols round the Piano" at Christmas, donations from the choir for singing at a wedding and "coppers" in the flagon at the west door of the church. This brings the amount accumulated to £ 31,726, which is sufficient that our treasurer has now set up a deposit account so that it can earn interest on the increasing balance. We are in desperate need of new committee members – especially a new Chairman/Convener – so that we can re-start an events programme.

Chris Higman

ST ANDREW'S CHURCH, CHIPPENHAM
ANALYSIS OF PLEDGES FOR JANUARY 2023

Hopefully some normality following Covid restrictions. We are indeed fortunate with our generous congregation at St Andrew's that nearly everybody continued to honour their pledges and continued giving either through the Parish Giving Scheme or to give via direct banking payments. Using the Parish Giving Scheme is a great help to our Treasurer – the Gift Aid Payments come into the St Andrew's Bank monthly and therefore cuts down admin work. Thank you letters were given out to all those who kindly returned and completed their pledge form. As always unfortunately happens, we have lost some long-standing contributing members, several having moved away, and sadly some have died, which obviously makes a difference to balances. However, following two successful Newcomers Evenings, there are a good number of new St Andrew's members, certainly encouraging news.

The grand total with Tax Reclaim is £78,677. We are fortunate to have the Coffee Shop takings which give us a yearly profit in the region of 10k, the Autumn Fayre and various other events which make money throughout the year. St Andrew's is committed to our Parish Share to the Diocese, which is nearly £100,000, so we are still on a tight budget.

Wendy Reeves and I are gradually handing over the reins of the Gift Aid and detailed Giving to Sue Wood and Gavin Macrae. Rod has encouraged church members to transfer to the Diocesan Parish Giving Scheme – which is proving successful as from the January 2023 PGS statement 61 entries are on the records, many of those are couples. PGS Giving forms are available at the back of church. Thanks to everyone for their continuing commitment to St Andrew's Church.

Ros Harford	Wendy Reeves
Parish Giving Officer	& Gift Aid Officer

ANALYSIS OF PLEDGES TO ST ANDREW'S CHURCH FOR JANUARY 2023

Annual Pledge £	Number of Pledges & Regular Givers 2023	Number of Pledges & Regular Givers 2022	Total Pledges & Gifts 2023 £	Total Pledges & Gifts 2022 £	Average Pledge Per annum 2023 £	Average Pledge Per annum 2022 £	Total With Gift Aid 2023 £	Total With Gift Aid 2022 £
£0-£250	21	19	3703	2638	175	146	2299	1834
£251-£500	16	19	6555	7870	403	414	5403	7270
£501-£750	23	19	13948	11812	606	621	11392	7972
£751 +	29	28	40540	38448	1397	1373	36628	34728
TOTAL	89	85	64746	60768	Av.(726)	(714)	55722	51804

	Jan 2023	Jan 2022
Non-GA Total	9024	8964
GA Total	55722	51804
Grand Total	64746	60768
Tax Reclaim	13931	12951
Grand Total + Tax	78677	73719

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S PARISH CHURCH,
CHIPPENHAM WITH ST NICOLAS CHURCH, TYTHERTON LUCAS**

I report to the members on my examination of the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 28 to 42.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Simon Cooper FCA
Monahans
14a Forest Gate
Pewsham
Chippenham
Wiltshire
SN15 3RS

Date: 15 March 2023

STATEMENT OF FINANCIAL ACTIVITIES

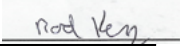
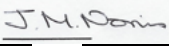
FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
				2022	2021
		£	£	£	£
INCOME AND ENDOWMENTS FROM:	Note				
Donations and legacies	2(a)	95,595	10,656	106,251	114,246
Other trading activities	2(b)	56,787	1,378	58,165	36,146
Investments	2(c)	124,276	173	124,449	10,374
Church activities	2(d)	5,981	-	5,981	12,489
Total income and endowments		<u>282,639</u>	<u>12,207</u>	<u>294,846</u>	<u>173,255</u>
 EXPENDITURE ON:					
Raising funds	3(a)	6,155	1,017	7,172	8,950
Church activities	3(b)	230,006	64	230,070	149,739
Total expenditure		<u>236,161</u>	<u>1,081</u>	<u>237,242</u>	<u>158,689</u>
NET INCOME		46,478	11,126	57,604	14,566
 GAINS / (LOSSES) ON INVESTMENT ASSETS	10	(26,592)	-	(26,592)	15,849
TRANSFERS BETWEEN FUNDS		360	(360)	-	-
NET MOVEMENT IN FUNDS		<u>20,246</u>	<u>10,766</u>	<u>31,012</u>	<u>30,415</u>
 RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		<u>777,866</u>	<u>19,600</u>	<u>797,466</u>	<u>767,051</u>
FUNDS CARRIED FORWARD		<u>798,112</u>	<u>30,366</u>	<u>828,478</u>	<u>797,466</u>

BALANCE SHEET AS AT 31 DECEMBER 2022

		Unrestricted Funds	Restricted Funds	2022	2021
		£	£	£	£
	Note				
Fixed Assets					
Tangible Fixed Assets	9	460,554	-	460,554	449,567
Investments	10	<u>164,230</u>	<u>-</u>	<u>164,230</u>	<u>143,202</u>
		624,784	-	624,784	592,769
Current Assets					
Debtors	11	7,843	-	7,843	9,245
Expenses prepaid		350	-	350	617
Investments		82	-	82	80
Cash		<u>172,944</u>	<u>30,366</u>	<u>203,310</u>	<u>208,544</u>
		181,219	30,366	211,585	218,486
Current Liabilities					
Creditors	12	4,022	-	4,022	4,875
Accruals	12	3,236	-	3,236	2,500
Income in advance		<u>633</u>	<u>-</u>	<u>633</u>	<u>6,414</u>
		7,891	-	7,891	13,789
Net Current Assets		<u>173,328</u>	<u>30,366</u>	<u>203,694</u>	<u>204,697</u>
Net Assets		<u>798,112</u>	<u>30,366</u>	<u>828,478</u>	<u>797,466</u>
<u>Funds</u>	14				
Restricted					
Flower			893	893	893
Organ restoration		<u>-</u>	<u>29,473</u>	<u>29,473</u>	<u>18,707</u>
		-	30,366	30,366	19,600
Unrestricted					
General		636,883	-	636,883	456,128
St Nicholas		25,908	-	25,908	25,285
Designated (Fabric)		126,555	-	126,555	291,365
Choir		1,495	-	1,495	1,495
Organ restoration		2,234	-	2,234	2,234
Friends of St Andrews		<u>5,037</u>	<u>-</u>	<u>5,037</u>	<u>1,359</u>
		798,112	-	798,112	777,866
		<u>798,112</u>	<u>30,366</u>	<u>828,478</u>	<u>797,466</u>

The financial statements were approved by the Parochial Church Council on 14th March 2023 and signed on its behalf by:

 Chair of PCC	 Churchwarden	 Churchwarden
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Notes to Financial Statements for the Year Ended 31 December 2022

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is an unincorporated charity registered in England and Wales. The address of the PCC is given and nature of the PCC's operations and principal activities are set out in the PCC's Annual Report.

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the PCC and rounded to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Recognition of income and endowments

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations

Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims on donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Legacies

For legacies, entitlement is the earlier of the PCC being notified of an impending distribution or the legacy being received. At this point income is recognised.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the annual report.

Other trading activities

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the PCC. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred. Funds raised from events and trading activities are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Investment income

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the PCC's right to receive payment is established.

Recognition of liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants payable are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC. The diocesan parish share is accounted for when due.

Fixed assets

Consecrated benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Tangible fixed assets for use by the PCC

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment used within the church premises is depreciated on a straight-line basis over 3 or 5 years depending on the expected life of the asset.

Buildings are included at cost. No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. Land is not depreciated.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Funds

Unrestricted funds

Unrestricted funds represent the remaining income funds of the PCC that are available for use at the discretion of the trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes, such as for purchasing for fixed assets or for spending on a future project. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not generally invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and have taken into account the after effects of the coronavirus Covid-19 pandemic. The budgeted income and expenditure is sufficient with the level of reserves for the PCC to be able to continue as a going concern.

Notes to the Financial Statements

	St Andrews	Unrestricted Funds		Total	Restricted Funds	TOTAL FUNDS	
	St Andrews	St Nicholas	Designated	Total	Restricted Funds	2022	2021
	£	£	£	£	£	£	£
2 INCOME AND ENDOWMENTS							
2a) Donations and legacies							
Planned giving	58,433	1,840	-	60,273	-	60,273	66,403
Income tax recovered	15,924	1,825	16	17,765	37	17,802	15,145
Collections	4,735	1,449	-	6,184	-	6,184	4,740
Sundry donations	3,253	2,570	3,550	9,373	10,619	19,992	20,958
Legacies	2,000	-	-	2,000	-	2,000	2,000
Feoffees	-	-	-	-	-	-	5,000
	84,345	7,684	3,566	95,595	10,656	106,251	114,246
2b) Other trading activities							
Church Hall lettings	23,046	-	-	23,046	-	23,046	10,154
Use of Church	7,587	-	-	7,587	-	7,587	5,405
Coffee Shop	Note 5 11,148	-	-	11,148	-	11,148	4,150
Social Events Committee	Note 6 1,567	-	-	1,567	-	1,567	501
Flowers	-	-	-	-	1,378	1,378	1,393
Fundraising activities						-	
Autumn Fayre	4,478	-	-	4,478	-	4,478	4,952
Friends of St Andrews	-	-	6,857	6,857	-	6,857	6,838
Other fundraising	2,059	-	30	2,089	-	2,089	2,746
St Nicholas Fundraising	-	15	-	15	-	15	7
	49,885	15	6,887	56,787	1,378	58,165	36,146
2c) Investment Income							
Rent-Church Flat	10,343	-	-	10,343	-	10,343	8,267
Dividends	2,452	-	-	2,452	-	2,452	2,031
Bank Interest	1	120	1,662	1,783	173	1,956	76
Sheldon Road Trust income	109,698	-	-	109,698	-	109,698	-
	122,494	120	1,662	124,276	173	124,449	10,374
2d) Church activities							
Parish magazine	755	-	-	755	-	755	762
Fees for weddings & funerals	1,981	-	-	1,981	-	1,981	6,329
Traidcraft	-	-	-	-	-	-	2,851
Memorial garden fees	907	-	-	907	-	907	25
Listed Places of Worship Grant	-	-	2,338	2,338	-	2,338	522
Miscellaneous Income	-	-	-	-	-	-	2,000
	3,643	-	2,338	5,981	-	5,981	12,489
TOTAL INCOME AND ENDOWMENTS	260,367	7,819	14,453	282,639	12,207	294,846	173,255

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL 2021
	St Andrews	St Nicholas	Designated	Total		
2 INCOME AND ENDOWMENTS COMPARATIVE	£	£	£	£	£	£
2a) Donations and legacies						
Planned giving	64,043	2,360	-	66,403	-	66,403
Income tax recovered	13,775	1,241	-	15,016	129	15,145
Collections	3,765	975	-	4,740	-	4,740
Gift Day	-	-	-	-	-	-
Sundry donations	3,543	6,700	-	10,243	10,715	20,958
Legacies	2,000	-	-	2,000	-	2,000
Feoffees	-	-	5,000	5,000	-	5,000
	87,126	11,276	5,000	103,402	10,844	114,246
2b) Other trading activities						
Church Hall lettings	10,154	-	-	10,154	-	10,154
Use of Church	5,405	-	-	5,405	-	5,405
Coffee Shop	Note 5 4,150	-	-	4,150	-	4,150
Social Events Committee	Note 6 501	-	-	501	-	501
Flowers	-	-	-	-	1,393	1,393
Fundraising activities						
Autumn Fayre	4,952	-	-	4,952	-	4,952
Friends of St Andrews	-	-	6,838	6,838	-	6,838
Other Fundraising	2,673	-	-	2,673	73	2,746
St Nicholas Fundraising	-	7	-	7	-	7
	27,835	7	6,838	34,680	1,466	36,146
2c) Investment Income						
Rent-Church Flat	8,267	-	-	8,267	-	8,267
Dividends	-	-	2,031	2,031	-	2,031
Bank Interest	-	5	71	76	-	76
Sheldon Road Trust income	-	-	-	-	-	-
	8,267	5	2,102	10,374	-	10,374
2d) Church activities						
Parish magazine	762	-	-	762	-	762
Fees for weddings & funerals	5,382	947	-	6,329	-	6,329
Traidcraft	-	-	-	-	2,851	2,851
Memorial garden fees	25	-	-	25	-	25
Listed Places of Worship Grant	522	-	-	522	-	522
Miscellaneous Income	2,000	-	-	2,000	-	2,000
	8,691	947	-	9,638	2,851	12,489
TOTAL INCOME AND ENDOWMENTS	131,919	12,235	13,940	158,094	15,161	173,255

Notes to the Financial Statements

		St Andrews	Unrestricted Funds St Nicholas	Designated	Total	Restricted Funds	TOTAL FUNDS 2022	2021
		£	£	£	£	£	£	£
EXPENDITURE								
3a) Raising funds								
Coffee Shop	Note 5	673	-	-	673	-	673	315
Social Events Committee	Note 6	730	-	-	730	-	730	134
Flowers		-	-	-	-	1,017	1,017	1,273
Fundraising activities								
Autumn Fayre-draw prizes and expenses		140	-	-	140	-	140	482
Friends of St Andrew's		-	-	3,205	3,205	-	3,205	3,321
Church Flat Expenses		-	-	-	-	-	-	1,495
Investment management								
Rathbones management charge		1,407	-	-	1,407	-	1,407	1,930
		2,950	-	3,205	6,155	1,017	7,172	8,950
3b) Church activities								
<u>Grants and donations</u>								
Grants - Missionary and Charitable	Note 7	-	-	5,000	5,000	-	5,000	1,000
Donations to CCLC		55,000	-	-	55,000	-	55,000	-
<u>Ministry</u>								
Parish share		98,960	4,000	-	102,960	-	102,960	99,988
Clergy expenses		1,590	-	-	1,590	-	1,590	699
Other expenses		-	-	-	-	-	-	183
<u>Other</u>								
Church running expenses								
-heating & lighting		6,214	330	-	6,544	-	6,544	5,919
-insurance		5,879	1,666	-	7,545	-	7,545	6,515
-cleaning		2,782	-	-	2,782	-	2,782	1,550
-water		85	-	-	85	-	85	82
Church maintenance		1,058	636	-	1,694	-	1,694	3,139
Fabric maintenance		-	-	16,193	16,193	-	16,193	3,419
Organ & Piano maintenance		1,343	-	-	1,343	-	1,343	1,587
Upkeep of services		1,474	-	-	1,474	-	1,474	1,553
Organist and music leader		3,773	25	-	3,798	-	3,798	3,092
Other organists		680	-	-	680	-	680	80
Music		313	-	-	313	-	313	313
Office Expenses		8,516	-	-	8,516	-	8,516	7,777
Miscellaneous expenses		585	79	80	744	64	808	479
Depreciation		989	-	-	989	-	989	980
Church Hall								
-heating & lighting		2,460	-	-	2,460	-	2,460	1,355
-insurance		2,198	-	-	2,198	-	2,198	2,131
-maintenance		3,079	-	-	3,079	-	3,079	333
Churchyard		86	460	-	546	-	546	550
Memorial garden expenses		351	-	-	351	-	351	-
Magazine		1,456	-	-	1,456	-	1,456	980
Traidcraft purchases		-	-	-	-	-	-	3,418
<u>Governance</u>								
Independent Examiner fee		2,666	-	-	2,666	-	2,666	2,617
Total		201,537	7,196	21,273	230,006	64	230,070	149,739
TOTAL EXPENDITURE		204,487	7,196	24,478	236,161	1,081	237,242	158,689

Notes to the Financial Statements

		St Andrews	Unrestricted Funds St Nicholas	Designated	Total	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
		£	£	£	£	£	£	£
EXPENDITURE								
3a) Raising funds								
Coffee Shop	Note 5	673	-	-	673	-	673	315
Social Events Committee	Note 6	730	-	-	730	-	730	134
Flowers		-	-	-	-	1,017	1,017	1,273
Fundraising activities								
Autumn Fayre-draw prizes and expenses		140	-	-	140	-	140	482
Friends of St Andrew's		-	-	3,205	3,205	-	3,205	3,321
Church Flat Expenses		-	-	-	-	-	-	1,495
Investment management								
Rathbones management charge		1,407	-	-	1,407	-	1,407	1,930
		2,950	-	3,205	6,155	1,017	7,172	8,950
3b) Church activities								
<u>Grants and donations</u>								
Grants - Missionary and Charitable	Note 7	-	-	5,000	5,000	-	5,000	1,000
Donations to CCLC		55,000	-	-	55,000	-	55,000	-
<u>Ministry</u>								
Parish share		98,960	4,000	-	102,960	-	102,960	99,988
Clergy expenses		1,590	-	-	1,590	-	1,590	699
Other expenses		-	-	-	-	-	-	183
<u>Other</u>								
Church running expenses								
-heating & lighting		6,214	330	-	6,544	-	6,544	5,919
-insurance		5,879	1,666	-	7,545	-	7,545	6,515
-cleaning		2,782	-	-	2,782	-	2,782	1,550
-water		85	-	-	85	-	85	82
Church maintenance		1,058	636	-	1,694	-	1,694	3,139
Fabric maintenance		-	-	16,193	16,193	-	16,193	3,419
Organ & Piano maintenance		1,343	-	-	1,343	-	1,343	1,587
Upkeep of services		1,474	-	-	1,474	-	1,474	1,553
Organist and music leader		3,773	25	-	3,798	-	3,798	3,092
Other organists		680	-	-	680	-	680	80
Music		313	-	-	313	-	313	313
Office Expenses		8,516	-	-	8,516	-	8,516	7,777
Miscellaneous expenses		585	79	80	744	64	808	479
Depreciation		989	-	-	989	-	989	980
Church Hall								
-heating & lighting		2,460	-	-	2,460	-	2,460	1,355
-insurance		2,198	-	-	2,198	-	2,198	2,131
-maintenance		3,079	-	-	3,079	-	3,079	333
Churchyard		86	460	-	546	-	546	550
Memorial garden expenses		351	-	-	351	-	351	-
Magazine		1,456	-	-	1,456	-	1,456	980
Traidcraft purchases		-	-	-	-	-	-	3,418
<u>Governance</u>								
Independent Examiner fee		2,666	-	-	2,666	-	2,666	2,617
Total		201,537	7,196	21,273	230,006	64	230,070	149,739
TOTAL EXPENDITURE		204,487	7,196	24,478	236,161	1,081	237,242	158,689

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

The PCC considers that its key management personnel comprises the trustees. There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' Expenses

Trustees received £Nil (2021: £Nil) for expenses incurred while carrying out duties as trustees.

5 COFFEE SHOP ACCOUNT

	2022 £	2021 £
INCOME		
Cash takings for year	11,148	4,150
	<u>11,148</u>	<u>4,150</u>
EXPENDITURE		
Cash payments for coffee, milk, sugar, napkins etc	673	315
	<u>673</u>	<u>315</u>
SURPLUS FOR THE YEAR	<u>10,475</u>	<u>3,835</u>

6 SOCIAL EVENTS COMMITTEE

	2022 £	2021 £
INCOME		
Cash received at Sunday Services and other events, concerts	1,567	501
	<u>1,567</u>	<u>501</u>
EXPENDITURE		
Expenditure on refreshments	730	134
	<u>730</u>	<u>134</u>
SURPLUS FOR THE YEAR	<u>837</u>	<u>367</u>

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

	2022 £	2021 £
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2022	-	-
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	5,000	1,000
NET EXPENDITURE IN THE YEAR - see below	<u>(5,000)</u>	<u>(1,000)</u>
TOTAL FUNDS AS AT 31st DECEMBER 2022	<u>-</u>	<u>-</u>
<i>NET EXPENDITURE</i>		
EXPENDITURE		
Regular Giving Distributed :-		
International		
USPG	500	250
Natron Healthcare Project	500	-
Wellboring	<u>250</u>	<u>-</u>
	1,250	250
Local		
Doorway	750	250
Relate Md Wiltshire	250	-
Salvation Army Foodbank	750	-
Springboard Chippenham	500	-
Sisters of the Church	500	-
St Peter's Church Food Box	500	-
Sheldon Road Methodist Church	500	-
Hope & Homes for Children	-	250
Green Square Housing - Women's refuge	<u>-</u>	<u>250</u>
	3,750	750
Total	<u>5,000</u>	<u>1,000</u>
TOTAL NET EXPENDITURE IN THE YEAR	<u>(5,000)</u>	<u>(1,000)</u>

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2021
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	103,402	10,844	114,246
Other trading activities	34,680	1,466	36,146
Investments	10,374	-	10,374
Church activities	9,638	2,851	12,489
Total income and endowments	158,094	15,161	173,255
EXPENDITURE ON:			
Raising funds	7,677	1,273	8,950
Church activities	145,844	3,895	149,739
Total expenditure	153,521	5,168	158,689
NET INCOME	4,573	9,993	14,566
GAINS ON INVESTMENT ASSETS	15,849	-	15,849
NET MOVEMENT IN FUNDS	20,422	9,993	30,415
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	757,442	9,609	767,051
FUNDS CARRIED FORWARD	777,864	19,602	797,466

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

	Freehold land & Buildings £	Office Equipment £	Total £
COST			
At 1st January 2022	447,776	10,008	457,784
Additions for year	-	11,976	11,976
At 31st December 2022	<u>447,776</u>	<u>21,984</u>	<u>469,760</u>
DEPRECIATION			
At 1st January 2022	-	8,217	8,217
Charge for year	-	989	989
At 31st December 2022	<u>-</u>	<u>9,206</u>	<u>9,206</u>
NET BOOK VALUE			
At 31st December 2022	<u>447,776</u>	<u>12,778</u>	<u>460,554</u>
At 31st December 2021	<u>447,776</u>	<u>1,791</u>	<u>449,567</u>

The Church also has silverware on permanent loan to the Heritage Centre. These have been valued at £11,300.

10 FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
At 1st January 2022	143,202
Reclassification of cash balance to bank and cash	(3,053)
Purchases	68,345
Sales	(17,672)
Change in market value	<u>(26,592)</u>
At 31st December 2022	<u>164,230</u>

All investments are UK Investments or investments within a portfolio managed within the UK.
Split as follows:

	2022 £	2021 £
UK Index linked Government bonds	10,263	9,976
UK Investment Grade bonds	14,346	11,649
Active Managed fixed inc- diversified	25,674	3,761
Overseas Index linked Government bonds	5,096	-
UK Investment Companies	35,732	46,074
European Investments	9,636	5,959
North American Investments	18,485	13,316
Asia Pacific Investments	4,706	3,124
Global Investments	40,292	31,062
Alternatives	-	15,228
Cash	-	3,053
	<u>164,230</u>	<u>143,202</u>

11 DEBTORS

	2022 £	2021 £
HMRC	4,878	2,345
Other	<u>2,965</u>	<u>6,900</u>
	<u>7,843</u>	<u>9,245</u>

Notes to the Financial Statements

12 CREDITORS

	2022 £	2021 £
Creditors		
Trade creditors	<u>4,022</u>	<u>4,875</u>
	<u>4,022</u>	<u>4,875</u>
Accruals		
Independent examination fee	2,650	2,500
Heat and light	<u>586</u>	<u>-</u>
	<u>3,236</u>	<u>2,500</u>

13 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2022
	£	£	£	£	£
Tangible fixed assets	460,554	-	460,554	-	460,554
Investment fixed assets	164,230	-	164,230	-	164,230
Current assets	155,310	25,908	181,218	30,367	211,585
Liabilities	(7,891)	-	(7,891)	-	(7,891)
	<u>772,203</u>	<u>25,908</u>	<u>798,111</u>	<u>30,367</u>	<u>828,478</u>

SUMMARY OF ASSETS BY FUND - Comparative

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2021
	£	£	£	£	£
Tangible fixed assets	449,567	-	449,567	-	449,567
Investment fixed assets	143,202	-	143,202	-	143,202
Current assets	173,601	25,285	198,886	19,600	218,486
Liabilities	(13,789)	-	(13,789)	-	(13,789)
	<u>752,581</u>	<u>25,285</u>	<u>777,866</u>	<u>19,600</u>	<u>797,466</u>

14 FUNDS

	Bal b/f 01/01/2022	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f 31/12/2022
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	456,128	260,367	(204,487)	151,467	(26,592)	636,883
General- St Nicholas	25,285	7,819	(7,196)			25,908
Designated (Fabric)	291,365	7,580	(16,193)	(156,197)		126,555
Choir	1,495					1,495
Organ restoration	2,234					2,234
Friends of St Andrews	1,359	6,873	(3,285)	90		5,037
Mission- designated	-		(5,000)	5,000		-
	<u>777,866</u>	<u>282,639</u>	<u>(236,161)</u>	<u>360</u>	<u>(26,592)</u>	<u>798,112</u>
Restricted Funds						
Flower	893	1,377	(1,017)	(360)		893
Organ restoration	18,707	10,830	(64)			29,473
	<u>19,600</u>	<u>12,207</u>	<u>(1,081)</u>	<u>(360)</u>	<u>-</u>	<u>30,366</u>
	<u>797,466</u>	<u>294,846</u>	<u>(237,242)</u>	<u>-</u>	<u>(26,592)</u>	<u>828,478</u>

Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE

	Bal b/f at 01/01/2021	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f at 31/12/2021
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	454,492	131,919	(137,138)	6,855		456,128
General- St Nicholas	19,760	12,235	(6,710)	-	-	25,285
Designated (Fabric)	277,166	7,102	(5,349)	(3,403)	15,849	291,365
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	2,295	6,838	(3,322)	(4,452)	-	1,359
Mission- designated	-	-	(1,000)	1,000	-	-
	757,442	158,094	(153,519)	-	15,849	777,866
Restricted Funds						
Flower	775	1,393	(1,275)	-	-	893
Organ restoration	7,790	10,917	-	-	-	18,707
Traidcraft	1,044	2,851	(3,895)	-	-	-
	9,609	15,161	(5,170)	-	-	19,600
	767,051	173,255	(158,689)	-	15,849	797,466

Transfers

A transfer was made in the both the current and prior year prior year from the designated fabric fund to general- St Andrews fund in respect of capital additions made in the year. The opening balance of investments was also transferred from the designated fabric fund to general-St Andrews fund.

Transfers have also been made to reflect the allocation of a proportion of regular giving received to the mission designated fund in both the current and prior year.

Fund descriptions

Restricted funds

Flower Fund - This is a fund to support the activities of the Church's flower arrangers.

Organ restoration fund - This is a fund set up towards a specific restoration project for the organ.

Traidcraft Fund - This is a fund which supports the Traidcraft charity from profits made in church through the sale of Traidcraft fairtrade goods.

Unrestricted and designated funds

General funds - these can be used for PCC ordinary purposes and are split between St Andrews and St Nicholas parish.

Fabric Fund - This is an unrestricted fund for the maintenance and repair of the Church building.

Choir Fund - This is a fund to support the activities of the Church Choir.

Organ restoration fund - This is a fund set up to pay for the restoration and upkeep of the organ.

Friends of St Andrew's Fund - This is a fund made up of funds raised by the Friends of St Andrew's to support church projects usually for the Church's Fabric.

Mission - This is a fund to support charities for which collections in church have been made or which the PCC should be supporting through the transfer of funds from the general fund during the year. This was reclassified from restricted funds as a designated fund during the prior year.

15 RELATED PARTY TRANSACTIONS

No related party transactions took place during the year (2021: £Nil).

Accounts

THE PARISH OF ST ANDREW CHIPPENHAM
WITH ST NICHOLAS TYTHERTON LUCAS
Reg Charity 1131163



**Annual Report and
Financial Statements for the
year ended 31st December 2021**



ST ANDREW'S CHURCH OFFICE, MARKET PLACE, CHIPPENHAM, SN15 3HT
<http://www.standrewschippenham.org.uk>

Hold fast to that which is good. Love & serve the Lord

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2020

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The Parish of St Andrew, Chippenham with St Nicholas, Tytherton Lucas

Charity no 1131163

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

Aims and Purposes

The Parochial Church Council of St Andrew, Chippenham with St Nicholas, Tytherton Lucas (the PCC) has the responsibility of co-operating with the incumbent, the Rev. Rod Key, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and other buildings of St Andrew's and St Nicholas Church.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at both St Andrew's and St Nicholas and become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live in the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of Pastoral care for people living in the parish.
- Missionary and outreach work

To facilitate the work, it is important that we maintain the fabric of our Churches and other Buildings.

Achievements and Performance

Chairman's report

Well, another year has passed with Covid 19 still playing the intrusive role in many aspects of our lives. Now with virus variants added a new dimension to this pandemic. Despite these new challenges the St Andrew's family has adapted and kept fellowship and worship in focus as new hurdles appear impacting on our daily and church lives. As can be seen from the following reports it has been a very successful year as traditional events have reappeared with creative recognition of prevailing health hazards. We have seen an increase in our visitors to the regular services and the regular Wednesday Coffee shop is back providing that regular venue for companionship for the town and as well as the congregation.

The PCC and its support committees has many new members performing all those essential tasks to keep the wheels of the St Andrew's turning and the vital need to look to the future. They bring their enthusiasm and experience as a new ingredient to that which makes St Andrew's. It is through the efforts of people that has kept the dynamic persona of St Andrew's vibrant.

King Alfred's Hall is now established as a venue for many functions and uses in addition to the normal church requirements through the year. It has a growing contribution as a vital part of the church income stream. Weddings and Baptisms are slowly reappearing in the church diary demonstrating that gradual climb back to that which we all consider as normality.

We can look forward to a progressive 2022 and we will be ready to respond and adapt to any new testing challenges.

Deanery Synod

The Deanery Synod had three meetings during 2021, two of which were by Zoom. St Andrews is represented by Rev Rod Key, Dick and Eryl Spencer. The main focus of these meetings is to share good practice and ideas from member churches on how to make the Gospel meet modern day needs. This was accomplished by:

- Disseminating Deanery activities and initiatives via a Newsletter;
- Hearing presentations from Diocesan officers, individuals and churches on how growth can be achieved, and existing congregations supported;

- Discussing in syndicates or break out rooms on how ideas from these presentations can be applied to the participant's churches.
- During 2021 encouragement was given by the sharing of how the churches were able to hold services during the pandemic
- At the request of the Diocese an Environmental Champion has been appointed to assist churches reduce their greenhouse gas emissions by 12%.

Church Buildings

The Covid 19 has caused considerable problems in progressing building repairs and maintenance throughout UK. The Diocese has now added an additional year to the mandatory formal Quinquennial inspection and report, the next inspection is now due in 2025.

The committee has been expanded by new volunteers who bring with them new ideas and experience to the team. The decision was taken to review the 2019 Quinquennial and re-prioritise the repair and maintenance requirements for 2021/22. The priority tasks will be those which can be undertaken by volunteers supported by Tradesmen where necessary. The more demanding work, where technically viable and safe will be delayed to following years. An exception is urgent repairs to the Choir Vestry roof. Quotations are being obtained so that the work can be completed early in 2022.

The committee has also reviewed the control procedures for the many annual formal building inspections, 'health & safety' and insurance related. In addition, there will be more regular inspections of the church and halls, internally and externally, to identify areas in need of minor repairs or potential safety hazards.

In King Alfred's Hall grounds, a patio has been created. This will add a pleasant outside seating venue which will allow us to take advantage of the garden, weather and Covid 19 permitting.

Pastoral Care & Volunteers

In many times in the past, adversity has produced resilience and compassion whilst it lasted, and a resurgence of life and vitality once it is over. This has certainly proved to be the case at St Andrew's. Although we are well aware that the Covid is with us to stay, the worst of the crisis gradually abated during 2021 with the vaccine roll out and we've not had to return to

lock down since.

Last year I expressed my gratitude for the resilience and compassion that our volunteers showed in pastoral care and our congregation in faithful worship. This year I continue to be amazed at the “bounce back”!

From our robed choir and Singers to our Coffee Shop teams and flower persons (inclusive term, though they are in fact all ladies!), almost everyone has shown a willingness and enthusiasm to restore the rhythms of normal church life in every way possible.

Crucially, people have weighed the risks for themselves against the priorities of community and social interaction and have opted for being together. We’ve not worn masks when not needed (reckoning our building to be much safer than a pub!) we’ve had Remembrance Sunday, Carol services and a pretty normal Christmas, and our volunteers have put on Harvest Supper, birthday celebrations, church social events and much more without a single incident of Covid being transmitted within our congregation. I am astounded and humbled by our positive community, when there are cathedrals that are still insisting on singing from behind masks and not sharing the wine at all.

I think there is only one thing we can say to our volunteers and our very pastoral congregation this year – Thank you, from the bottom of our hearts.

Social Responsibility

The Committee met twice in 2021 by Zoom and once in person. Despite the restrictions necessary to prevent the spread of the COVID-19 virus the following actions to promote the Gospel’s message of hope via social action were carried out by the Social Responsibility Committee:

- St Andrews received a Silver Eco Church Award; I would very much like to thank Rod and the Fabric Committee as well as my colleagues on the Social Responsibility Committee for their encouragement, support and initiatives in gaining this award.
- Traidcraft sales have continued, in church when the COVID 19 restrictions were lifted and on line at all other times. This is an important part of St Andrew’s witness in supporting farmers and suppliers in developing countries by ensuring that they are paid adequately for their produce. I would like to thank Debbie Warren for her hard work and commitment in running the stall and for the congregation in supporting it.

- Christian Aid was supported by the showing of the film 'Amazing Grace', by the Choir performing the '30,000 Steps in May' challenge for sponsorship and by donations to the 'Give Thanks for your Vaccine' appeal.
- As St Andrew's income has been severely reduced during the Pandemic the Committee could only distribute a limited amount of money to local and international charities at the end of the year.
- In conjunction with the Diocese the Committee began to examine how the greenhouse gas emissions of both church and congregation can be reduced by 12%.

Ecumenical Relationships

St Andrew's is a member of Chippenham Churches Together (CCT) and is actively involved in the running and development of that organisation, being represented on the Executive and the associated Ministers Meeting.

Unfortunately, because of COVID 19 Pandemic control restrictions the Forum did not meet in 2021.

The St Andrews building proved suitable during the pandemic for the safe holding of services with precautions while other Chippenham churches could not be so adapted. This meant that we were able to welcome friends from other churches and traditions to share our services.

St Andrews continues to be represented on other ecumenical initiatives in Chippenham such as SAT – 7.

Financial Review

The accounts presented for the parish incorporate those of St Andrew's and St Nicholas, Tytherton Lucas.

For St Andrews, the accounts show a small deficit of £5,222 on the General account but an overall surplus on designated funds, including Fabric funds. Last year, 2020, income was adversely affected by Covid 19 restrictions, but we were able to compensate for this in part from government grants and a successful Gift Day. In the second half of 2021 we have been able to resume fund raising activities such as the Hall lettings, Coffee shop and have also staged a successful Autumn Fayre which have all limited the deficit. This has enabled the Church to maintain its Parish share payment to the Diocese at its 2020 level as requested. For 2022 an increase in Parish Share has been

approved which can be supported by a full year of income generating activities without Covid 19 restrictions. The start of work on implementing the Quinquennial report on Church Building repairs has been deferred to 2022. Funds have been set aside in the Church's reserves for this purpose.

For St Nicholas, the accounts show a surplus £5,525 mainly due to significant donations totalling £6,700 during the year with total funds reaching £25,285 at the year end.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds which equates to at least six months unrestricted payments. This equates to approximately £75,000. It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance held on unrestricted funds at the end of 2021 was approximately £189,000.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's with St Nicholas, the membership of the PCC consists of the incumbent (the Priest in charge) who is the Chairman, a Vice Chairman, Churchwardens and members elected by those members of the congregation on the electoral roll of the church. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are spent.

The full PCC meets six times a year. The PCC has nine active Sub-Committees:

St Nicholas Church-to order the affairs of St Nicholas' Church, Tytherton Lucas.

Standing and Finance Committee -general management of church and finances.

Fabric Committee - to look after the maintenance of Church buildings and churchyard.

Organ Committee – to plan the restoration of the organ and raise funds through donations and grants to complete the work required.

Hall Committee – to promote and market the newly refurbished King Alfred Hall to generate income for the Church

Children and Young People-oversee children's & young people's activities .

Social Events Committee – the coordination of social activities and catering in church.

Social Responsibility Committee- World Development and social responsibility issues and initiatives; distribution of mission and charitable giving.

Friends of St Andrew's Committee – Set up to promote the aims of the Friends of St Andrew's to the wider community and to raise funds for the maintenance and improvement of St Andrew's Church.

The Committees are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative information

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is www.stAndrewschippenham.org.uk.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently registered with the Charity Commission.

PCC Members who have served at any time from 1st January 2018 until the date this report was approved are:

Chair: Rod Key (Priest in charge)

Curate: Anton Campbell

Vice Chair: George Silk (from 2018)

Churchwardens: Jenny Norris (2017) and Gavin Macrae (from 2021) Barry Hayward (2018-2021)

Deputy Churchwardens, St. Andrew's: Margaret Harrison (2018) and Maurice Chadwick (2017)

Deputy Churchwarden, St Nicholas: Brian Elliott (2017)

Licenced Lay Minsters: Eryl Spencer, Margaret Gubbins (until 2021)

Deanery Synod Representatives: Richard Spencer (2018), Mary Fallon (2018-2021) Jackie Hannis (2021) Remy Osman (2018-2021)

Secretary: Becky Harding (co-opted 2017) Pip Higman (from 2020)

Treasurer: Chris Norris (2017)

Treasurer St Nicholas: Wendy Reeves

Assistant Treasurer: Sue Wood (2019)

Additional Members: James Adman (2018-2021), Vernon Bundy (health and safety officer) (2021), Jackie Hannis (2021), Maurice Chadwick (2017), Ros Harford (2018), Dorryta Hayward (2018), Gavin Macrae (2020), Mary Pennel (2021) Wendy Reeves (2017), Richard Spencer (2017), Allen Watkins (2020), Chris Watkins (2020), Paul Wilson (2018), Ian Wylie (2021) and Barbara Parry (St. Nicholas)

The Priest in Charge, Licenced Lay Minsters, Churchwardens, and Deanery Synod representatives are ex-officio members of the PCC.

(Years in Brackets indicate year when elected)

Investment Manager: Rathbones, 10, Queen Square, Bristol BS1 4NT

Accountants: MHAMonahans, 14a Forest Gate, Chippenham Wilts SN15 3RS

Electoral Roll Report: The number on the Electoral Roll as of 31st January 2022 is 153 (134 St Andrew's, 13 St Nicholas)

The comparable numbers for the same date the previous year were 146 (132 St Andrew's, 14 St Nicholas)

Number of Baptisms in 2021 (2020 in brackets)

0 (1) St. Andrew's; 0 (0) St Nicholas

Number of Thanksgivings in 2021

2 (3) St Andrew's; 1 (0) St Nicholas

Number of Marriages in 2021

1 (3) St Andrew's; 0 (0) St Nicholas

Number of Funerals in 2021

4 (18) St Andrew's; 2(0) St Nicholas

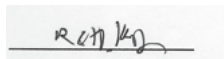
Number of Blessings in 2021

1 (0) St Andrew's; 0 (0) St Nicholas

Candidates presented for Confirmation in 2021

0 (0) St. Andrew's; 0 (0) St. Nicholas

Approved by the PCC on 29th March 2022 and signed on their behalf by the Rev. Rod Key (PCC Chairman)



Chair of PCC

Supplementary Reports

St. Nicholas Church, Tytherton Lucas

We are all very grateful to Rod for taking our Services and especially grateful for all his kindness and sympathy. Brian Elliott is our Church Warden. Sheila Lawrence the Church Secretary. Wendy Reeves is Treasurer, ably assisted by Barbara Parry. Robbie Toomey and Barbara Parry organise the cleaning and the Flower Arranging rotas. Elizabeth Sexton is Sacristan. The Church Committee meets four times a year.

Due to the Pandemic no fund-raising events could be held in 2021. Sheila and Sandra Hames organised a collection throughout the village which raised a very generous amount.

Services are held every fortnight. The attendance numbers continue to fall but those who do come, are very faithful in coming. Special Services are well attended. There was a Thanksgiving Service for a baby during the year. Two funerals were held, one for Peter Mears, and one for Susan Tutcher who had been a member for many years. A memorial Service for Richard Bambury, our organist, was held and his family and friends were invited.

An Afternoon Tea was held and given in gratitude to Mrs Margaret Gubbins, who had led many services at St Nicholas over many years. A Special Service was also held in gratitude to Canon Bryan Pettifer.

On Remembrance Day we went as usual to the Moravian Church, East Tytherton.

The St. Nicholas Day Service on December 6th was well attended, and several village children came. The Rev. Anton Campbell took the Service. He also officiated at the Carol Service. The Christmas Day Service was taken by the Rev. Jeremy Bray.

Despite all the sadness and restrictions due to the Pandemic this year has been a satisfactory one for the Church.

Elizabeth Sexton

The King Alfred Hall

2021 saw yet another lockdown and COVID restrictions, so the hall once again saw its doors locked as hirers went back to zoom classes.

However, as restrictions eased, we were able to welcome back, following the Government steps out of lockdown, our support groups, then our weekly classes and finally our choirs.

Other halls in the area were still cautious about opening their doors and we once again picked up groups who needed a new home.

Regular bookings during the week are now almost at capacity and we are pleased that the hall is thriving.

Social gatherings were still not allowed for some time, and it has taken longer for people to gather and meet socially, but from the number enquiries taken recently it appears that people are ready to take that step and meet once again to celebrate.

June and July saw the hall used by the church to serve afternoon teas (still following restrictions) as a fund raiser towards the Autumn Fayre, this was a great social occasion for a number of our congregation who had not been able to meet socially for many months.

As final restrictions on the numbers gathering were lifted, August saw Rod and Nigel sharing a 'When I'm Sixty-Four Party' and Gavin celebrating a significant birthday with friends and family.

We were once again able to come together and celebrate Harvest Supper and a film evening in aid of Christian Aid.

This year the refreshments for the Autumn Fayre were served in the Hall to allow for more social distancing as people were still cautious being in enclosed spaces.

During lockdown, the new fence was put up, and a patio laid, which have much enhanced the hall and has given an additional space.

Fairy lights were put up for Rod and Nigel's party and have remained in place, an addition to the ambiance. All hirers both regular and one off are pleased with them. Dorryta kindly decorated the hall for the Christmas period for which everyone was grateful.

Hire charges were reviewed and increases are to be made from January 2022. It was decided that we should also introduce a discounted regular user rate. Hire charges are still competitive for other halls in the area.

After 2 years of uncertainty, it is great to see the Hall becoming a valuable

asset both in income for the Church and as a welcoming community space available to all.

Jen Corton
Office Administrator

Children & Young People

Andy's Tots

This weekly event resumed in the summer of 2021, after the pandemic. It has quickly returned to its pre-pandemic levels of attendance and continues to attract new members. Helpers provide refreshments and activities. Children are well provided with toys to enjoy the playtime after the craft slot. Several Tots' families signed up for the Knitted Crib Pilgrimage in 2021.

Andy's@4

Andy's@4, our monthly Sunday afternoon service for young families, resumed in September 2021 having not met since March 2020. Attendance is much smaller than in the past, but we have a faithful core of regular participants. We have changed from the second to the first Sunday in the month and continue to text and email families to remind them of sessions. We post regularly on our Andy's@4 page on Facebook where we have a good following by members of Tots and Andy's@4.

Members of Andy's@4 past and present were eager to sign up for the Knitted Crib Pilgrimage in 2021. Our "safely distanced" Way of the Cross for Children and Good Friday Tree had a high attendance on Good Friday in 2021, with ten families present.

Sunday Club

Sunday Club has not met since March 2020 before the first lock down began. Sunday Club was not large then but has been further depleted during the pandemic by children outgrowing the sessions.

Knitted Crib Pilgrimage

The 12th Annual Knitted Crib Pilgrimage was a virtual one. 30 families participated and we delivered enough small sheep to each house for each child, together with a BRF Christmas Story. Families were asked to display their sheep with their own Crib Set and to send in a photo for our website. In 2021 two Knitted Crib sets were passed from house to house to 42 families with children. Families were happy to resume the usual traditions of the pilgrimage.

Family Service on the 4th Sunday of the month

Our Family Service has also changed its slot from the 1st Sunday of the month to the 4th. Since it resumed in September 2021, it has gone from strength to strength. The music has become more integrated with the augmented Band playing at each service with the St Andrew's Singers. We continue to meet in a small group to plan the services and choose the music. We very much appreciate the contributions of our young people to prayers and readings.

Eryl Spencer

Social Events

We held our first committee meeting of 2021 in June and planned the forthcoming events for the rest of the year. We were lucky to hold two more meetings and all the plans came to fruition. We welcomed new members on to the Committee.

We organised a Harvest Supper in the Church Hall, supplied and served all the Refreshments at the Autumn Fayre, prepared and served supper at the Christian Aid Film Night, organised a Fish and Chip Supper to celebrate St Andrews Day and had the Carols round the Piano to finish the year on a high.

Thanks must go to the Committee Members, volunteer helpers and husbands who so willingly give their time and talents so generously, to enable us to have all these events and to all the Church Family and friends who support us, to make them so successful.

Dorryta Hayward

Treasurer

When I last wrote this piece for the annual report two years ago, we were at the beginning of the Covid pandemic and could not imagine how the Church's finances would be affected. There were no congregations, no fundraising events, and we had to queue outside before we were allowed into a bank! Fortunately, we have come through all this and gradually all Church activities have begun again, and the Church is once again on an even keel, financially.

In recent months there have been other changes which we have had to deal with. From November our bank, HSBC, ceased its counter service in Chippenham (but not Devizes) and instead offered a service through the local

Post Office. Also, it has introduced bank charges for the first time, £5 a month for each account we hold, and charges for cheques paid (40p) and cash and cheques paid in, including those through the Post Office. Fortunately, most of our payments today are by internet banking which is free. In response to these charges the Church has reduced the number of accounts it uses and is encouraging our 'customers' to pay over the internet rather than by cash or cheque. We have also introduced a card payment system which is now being used regularly at the coffee shop for those who find this more convenient. We hope to extend the use of the system over the coming year.

I would like to thank Sue Wood, Brian Elliott, and Wendy Reeves for all their help during the past two years.

Chris Norris

Friends of St Andrew's and 100 Club

During 2021 The Friends of St Andrew's contributed £3,787 to church funds. This was used, together with existing funds, to develop the outside area of the Hall by clearing the area of weeds and old paving, laying a new patio, and purchasing new tables and chairs. This has created a pleasant addition to the Hall facilities and has been much appreciated by hirers. The Friends were also able to purchase a new carpet for the Sanctuary.

An enjoyable day trip to Winchester raised £292. We visited the Flower Festival at the Cathedral as well as exploring the city itself.

The 100 Club provides most of the Friend's funds. During 2021 we had an encouraging increase of members taking the total to 87 – the highest ever. Although sadly, we have lost some long-standing members, we have managed to recruit new members to make up for this. A big thankyou to everyone who has supported this valuable fund-raising effort. (We still have numbers available for £5 per number per month).

Margaret Harrison & Jenny Norris

Art Group

Much has changed in two years.

In March 2020 we were enjoying producing Marilyn Monroe self-portraits in the style of Andy Warhol -for a frieze - it wasn't finished - lock-down came and we couldn't meet. So, you will never see our glamorous mugshots!

Some of us worked alone at home. Most of us found other activities.

After eleven months in February 2021 five artists began fortnightly Zoom meetings. We sociably got on with our own work, and then, we produced a riverscape in 4 pieces. Please look out for the riverscape in King Alfred Hall. In July 2021 we returned to the church. From October we have been in King Alfred Hall - our winter quarters. Some of you may have enjoyed the Christmas window decorations.

So, we survived COVID, are somewhat depleted in numbers and happy to have the group together again.

We meet weekly on Mondays between 2 and 4 and welcome new members.

Liz Blum

Bellringers

The year started without ringing due to the Covid-19 situation. We did not ring from 1st November 2020 to June 23rd 2021. Since then, some members have been wary of returning or have decided this is a good time to retire and others have had health problems, injuries or are unable to ring on a Sunday since the change of morning service time. According to the Annual Report 2020 we had 18 members at St. Andrews, but now only 7 are regularly active: 5 of those regularly ring on a Sunday and two others join the Wednesday practice.

However, for the first few weeks of ringing, in July and August 2021, we did have 6 on a Sunday morning. This was because numbers were restricted to 6 under the Covid-19 rules and a rota was used. We also had one or two ringers who supported us as neighbouring churches' services did not overlap. Since then, however, numbers have dwindled and we get 5 on a good day, often four and occasionally 2 or 3 - when we usually do not ring. Generally, we have been ringing call changes. Wednesday evening practices were better supported though, since a number of ringers often come from towers in the local area. About two-thirds of the time we have been able to ring all eight bells although sometimes ringers arrive too late to make it worthwhile putting the back two up. We have rung the more usual doubles, minor and triples methods, Double Oxford and Bob Major. The last time that we had a branch striking competition our band won the trophy. The first Wednesday of the month is still used by the Chippenham Branch Surprise Major ringers, including some of our own band.

Bob Mustow

Coffee Shop

With the temporary closure of Coffee Shop throughout 2020/21 because of the spread of Covid, it came to a point last summer after much deliberation, that we could resume in July with mitigations in place. We reorganised the layout to use the central Nave, along with the North Aisle, so we could spread out the tables to allow plenty of space for our customers and to make them feel safe while enjoying their coffee and cake. In fact, the temporary set up was so popular with the customers and the volunteers that we decided to carry on with it for the foreseeable future.

We planned on waitress service to avoid any queues at the servery, which the customers enjoyed, but it did make it harder work for the volunteers who rose to the occasion and are doing a cracking job.

We had volunteers who decided the time had come to “hang up their apron” and our appreciation of their time as part of our happy band of volunteers should be acknowledged, so a heartfelt thank you to Vivien Redeyoff, Val Oldnall, Kathleen Denham, Pam Pibworth and Anna Cheung.

We also wanted to say welcome to the new people who have joined our group of volunteers, and they are Marion Schoeman, Sue Wood, Mary Pennell, Margaret Mountain, Chris and Jenny Norris, Liz Nelson, Vivienne Prout, Rebecca Snell, Denise Addison, and Rosa Vine.

It should be acknowledged in this report that we very sadly lost Muriel Morris in November 2020, who was a much valued member of our team, then in December 2021 Liz Fox, a dear friend to many at St. Andrew’s, and a long established member who helped set up Coffee Shop, and had successfully kept us all on our toes over the years.

May they both Rest in Peace.

Caroline Emerson

Flower Arrangers

Our four talented teams met together after a long time and decorated the Church beautifully for Easter. Thank you to everyone for the generous donations which made this possible.

It is a privilege to arrange the flowers for the many different occasions throughout the Year which includes Anniversaries, Weddings, Civic Services, Memorials, Funerals and Remembrance Sunday as well as the Church Festivals of Easter, Pentecost, Harvest and Christmas.

The Coffee morning in December was a great success and enjoyed by everyone who supported it. The profit from this finances the flowers throughout the year for which we are very grateful.

Sadly, we lost 2 very dear friends and fellow flower arrangers Muriel Morris who had been arranging flowers at the Church for over forty years passed away suddenly and unexpectedly in November 2020 and Liz Fox who had stepped down from arranging the flowers due to ill health then sadly passed away in December 2021. Both are greatly missed by us all. They were both super flower arrangers.

We have some new ladies on our teams now, so we are up to full strength again and looking forward to an interesting and challenging new year ahead.

Dorryta Hayward

Traidcraft

Between January and December 2021, St Andrew's has hosted regular stalls after morning services and at Wednesday morning coffee shops as well as an extra stall at the Autumn Fayre. This has brought us to a grand sales total of £5,140.

Highlights this year have included:

- 1) our Fairtrade Fortnight appeal which resulted in a donation of £410 worth of fairly-traded food items to St Peter's Church Foodbox;
- 2) our 'Millennium Pledge' donation of £390 (10% of our 2020 to 2021 Financial Year total) to Traidcraft plc's partner organisation/charity arm (Traidcraft Exchange). All money raised this year went to their Regenerators' Appeal to help marginalised communities gain the skills needed to face the growing challenges of climate change; donations were furthermore doubled by the UK government.

I have been very happy to continue selling both crafts and food/household items on our stall and to focus on a range of producers, products, and fair trade-related topics in monthly articles for the parish magazine.

As ever, I would like to express my heartfelt gratitude to all who have supported our Traidcraft stall this year; I feel that our sales total shows an encouraging level of commitment from the St Andrew's community.

Debbie Warren

Organ

Immediately before Lockdown, we had invited organ-building companies to quote for the work agreed with consultant Ian Bell. Formal quotes are a necessary basis for funding requests to any organisation providing funding for such projects. Lockdown prevented the companies from visiting to assess the likely cost. Finally in October, we had an estimate from Walkers of Devises. We now have a budget including other costs of about £ 390,000 excluding VAT, from which under current rules (valid until at least 2025) the organ project would be exempted.

During 2021 we were unable to conduct any events for fund raising. However, the fund did rise from about £ 10,000 to just over £ 20,000. It is expected that with the loosening of Covid 19 restrictions, fund raising events can be re-started during 2022.

During the year, we have lost some committee members, in particular James Adman our chairman and our thanks go to him and the other retirees for their work on the Organ Committee.

Chris Higman

Music

The Covid lockdown and restrictions created a challenge for music in worship, but these were successfully managed by a combination of choir and singers joining forces to sing hymns during this period. No formal rehearsals were possible of course so music lists were emailed out in advance along with music copies where appropriate, so there were (hopefully) no surprises on the day! I want to thank Rod for facilitating these arrangements within the guidelines then in force.

The RSCM organised on-line services of Compline during Lent last year plus occasional Evensongs for Easter and Music Sunday, which we were able to take part in from home, having music copies in advance. These attracted choristers from around the world and proved to be very valuable experiences when Covid prevented much choral singing.

The robed choir reformed in September and has settled into the monthly pattern of services, including the regular Evensong, with at least one anthem sung at each (plus an occasional descant!). It was a joy to lead a full carol service again, both at St Andrews and St Nicholas, as well as at the Civic and Remembrance Services.

Numbers have recently increased in the choir which is very encouraging, and I want to thank all choristers for their enthusiasm and regular support, both of the services and the weekly Friday practices. There is always room for more, in particular tenors and basses!

Last year we sadly lost Richard Bambury who played the organ for many weekday services and occasional Sundays, as well as at St Nicholas. However, we have welcomed Christina Knowles who now leads the music group for the monthly Family Service as well as providing valuable support on the organ.

I continue to play piano for the monthly Andy's @ 4 service which is always enjoyable.

I feel very positive about our music in worship and hope it enriches and inspires all who attend our services.

Paul Fortune
Organist and Music Leader

ST ANDREW'S CHURCH, CHIPPENHAM

ANALYSIS OF PLEDGES FOR JANUARY 2022

A very different past two years of Covid! The last analysis of the St Andrew's Giving was in May 2021. (Please refer to detailed table overleaf.) We are indeed fortunate with our generous congregation at St Andrew's that nearly everybody continued to honour their pledges and continued to give via direct banking payments. Thank you letters were given out to all those who kindly completed their pledge form. However, we have lost some long-standing contributing members, several having moved away, and sadly some have died, which obviously makes a difference to balances. Following two successful Newcomers Evenings, there are quite a lot of new St Andrew's members, certainly good news.

The grand total with Tax Reclaim is **£73,719** – we are fortunate to have the Coffee Shop takings, the Autumn Fayre and various other events which make money throughout the year. St Andrew's is committed to our Parish Share to the Diocese which is nearly £100,00, so we are still on a tight budget.

Wendy and myself have approached our retirement time and Rod has encouraged church members to transfer to the Diocesan PARISH GIVING SCHEME – this is proving to go in the right direction as from the January 2022 PGS statement 50 people have joined up to the scheme, 23 of those are couples, so a total of 73 people. PGS Giving forms are available at the back of church. Thanks to everyone for their continuing commitment to St Andrew's Church.

Ros Harford	Wendy Reeves
Parish Giving Officer &	Gift Aid Officer

**ANALYSIS OF PLEDGES TO ST ANDREW'S CHURCH
FOR FINANCIAL YEAR 2021**

Annual Pledge £	Number of Pledges & Regular Givers 2022	Number of Pledges & Regular Givers 2021	Total Pledges & Gifts 2022 £	Total Pledges & Gifts 2021 £	Average Pledge Per annum 2022 £	Average Pledge Per annum 2021 £	Total With Gift Aid 2022 £	Total With Gift Aid 2021 £
£0-£250	19	23	2638	2356	146	102	1834	1072
£251-£500	19	25	7870	10288	414	411	7270	8908
£501-£750	19	17	11812	10536	621	554	7972	6756
£751 +	28	26	38448	34920	1373	1343	34728	32400
TOTAL	85	91	60768	58100	Av.(714)	(635)	51804	49136

	Jan 2022	May 20'21
Non-GA Total	8964	8964
GA Total	51804	49136
Grand Total	60768	58100
Tax Reclaim	12951	12284
Grand Total + Tax	73719	70384

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S PARISH CHURCH, CHIPPENHAM
WITH ST NICHOLAS CHURCH, TYTHERTON LUCAS**

I report to the members on my examination of the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 24 to 39.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's members you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Simon Cooper FCA
Monahans
14a Forest Gate
Pewsham
Chippenham
Wiltshire
SN15 3RS

Date 7th April 2022

STATEMENT OF FINANCIAL ACTIVITIES

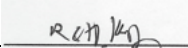
FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
				2021	2020
		£	£	£	£
INCOME AND ENDOWMENTS FROM:	Note				
Donations and legacies	2(a)	103,402	10,844	114,246	115,328
Other trading activities	2(b)	34,680	1,466	36,146	16,851
Investments	2(c)	10,374	-	10,374	10,182
Church activities	2(d)	9,638	2,851	12,489	17,043
Total income and endowments		<u>158,094</u>	<u>15,161</u>	<u>173,255</u>	<u>159,404</u>
EXPENDITURE ON:					
Raising funds	3(a)	7,677	1,273	8,950	4,270
Church activities	3(b)	145,844	3,895	149,739	142,914
Total expenditure		<u>153,521</u>	<u>5,168</u>	<u>158,689</u>	<u>147,184</u>
NET INCOME		4,573	9,993	14,566	12,220
GAINS ON INVESTMENT ASSETS	10	15,849	-	15,849	4,398
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		<u>20,422</u>	<u>9,993</u>	<u>30,415</u>	<u>16,618</u>
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		<u>757,442</u>	<u>9,609</u>	<u>767,051</u>	<u>750,433</u>
FUNDS CARRIED FORWARD		<u>777,864</u>	<u>19,602</u>	<u>797,466</u>	<u>767,051</u>

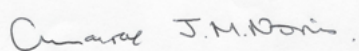
BALANCE SHEET AS AT 31 DECEMBER 2021

		Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
	Note				
Fixed Assets					
Tangible Fixed Assets	9	449,567	-	449,567	442,336
Investments	10	143,202	-	143,202	129,287
		592,769	-	592,769	571,623
Current Assets					
Debtors	11	9,245	-	9,245	4,632
Expenses prepaid		617	-	617	291
Investments		80	-	80	88
Cash		188,944	19,600	208,544	201,620
		198,886	19,600	218,486	206,631
Current Liabilities					
Creditors	12	4,875	-	4,875	4,447
Accruals	12	2,500	-	2,500	2,282
Income in advance		6,414	-	6,414	4,474
		13,789	-	13,789	11,203
Net Current Assets		185,097	19,600	204,697	195,428
Net Assets		777,866	19,600	797,466	767,051
<u>Funds</u>	14				
Restricted					
Flower		-	893	893	775
Organ restoration		-	18,707	18,707	7,790
Traidcraft		-	-	-	1,044
		-	19,600	19,600	9,609
Unrestricted					
General		456,128	-	456,128	454,492
St Nicholas		25,285	-	25,285	19,760
Designated (Fabric)		291,365	-	291,365	277,166
Choir		1,495	-	1,495	1,495
Organ restoration		2,234	-	2,234	2,234
Friends of St Andrews		1,359	-	1,359	2,295
		777,866	-	777,866	757,442
		777,866	19,600	797,466	767,051

The financial statements were approved by the Parochial Church Council on 29th March 2022 and signed on its behalf by:



Chair of PCC



Churchwarden

Churchwarden

Notes to Financial Statements for the Year Ended 31 December 2021

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is an unincorporated charity registered in England and Wales. The address of the PCC is given and nature of the PCC's operations and principal activities are set out in the PCC's Annual Report.

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the PCC and rounded to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Recognition of income and endowments

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations

Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims on donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Legacies

For legacies, entitlement is the earlier of the PCC being notified of an impending distribution or the legacy being received. At this point income is recognised.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the annual report.

Other trading activities

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the PCC. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred. Funds raised from events and trading activities are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Investment income

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the PCC's right to receive payment is established.

Recognition of liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants payable are recognised in the accounts when a commitment has been made externally and there no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC. The diocesan parish share is accounted for when due.

Fixed assets

Consecrated benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Tangible fixed assets for use by the PCC

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment used within the church premises is depreciated on a straight-line basis over 3 or 5 years depending on the expected life of the asset.

Buildings are included at cost. No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. Land is not depreciated.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Funds

Unrestricted funds

Unrestricted funds represent the remaining income funds of the PCC that are available for use at the discretion of the trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes, such as for purchasing for fixed assets or for spending on a future project. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not generally invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and have taking into account the potential ongoing impact of the coronavirus Covid-19 pandemic. The budgeted income and expenditure is sufficient with the level of reserves for the PCC to be able to continue as a going concern.

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL FUNDS	
	St Andrews	St Nicholas	Designated	Total		2021	2020
2 INCOME AND ENDOWMENTS	£	£	£	£	£	£	£
2a) Donations and legacies							
Planned giving	64,043	2,360	-	66,403	-	66,403	67,821
Other planned giving	-	-	-	-	-	-	682
Income tax recovered	13,775	1,241	-	15,016	129	15,145	18,482
Collections	3,765	975	-	4,740	-	4,740	3,986
Gift Day	-	-	-	-	-	-	12,875
Sundry donations	3,543	6,700	-	10,243	10,715	20,958	2,382
Legacies	2,000	-	-	2,000	-	2,000	-
Feoffees	-	-	5,000	5,000	-	5,000	9,100
	87,126	11,276	5,000	103,402	10,844	114,246	115,328
2b) Other trading activities							
Church Hall lettings	10,154	-	-	10,154	-	10,154	4,895
Use of Church	5,405	-	-	5,405	-	5,405	2,094
Coffee Shop	Note 5 4,150	-	-	4,150	-	4,150	2,045
Social Events Committee	Note 6 501	-	-	501	-	501	459
Flowers	-	-	-	-	1,393	1,393	196
Fundraising activities							
Autumn Fayre	4,952	-	-	4,952	-	4,952	621
Friends of St Andrews	-	-	6,838	6,838	-	6,838	4,190
Other fundraising	2,673	-	-	2,673	73	2,746	2,101
St Nicholas Fundraising	-	7	-	7	-	7	250
	27,835	7	6,838	34,680	1,466	36,146	16,851
2c) Investment Income							
Rent-Church Flat	8,267	-	-	8,267	-	8,267	6,168
Dividends	-	-	2,031	2,031	-	2,031	1,905
Bank Interest	-	5	71	76	-	76	658
Sheldon Road Trust income	-	-	-	-	-	-	1,451
	8,267	5	2,102	10,374	-	10,374	10,182
2d) Church activities							
Parish magazine	762	-	-	762	-	762	650
Fees for weddings & funerals	5,382	947	-	6,329	-	6,329	3,977
Traidcraft	-	-	-	-	2,851	2,851	2,441
Memorial garden fees	25	-	-	25	-	25	1,652
Listed Places of Worship Grant	522	-	-	522	-	522	323
Covid-19 Support Grants	2,000	-	-	2,000	-	2,000	8,000
	8,691	947	-	9,638	2,851	12,489	17,043
TOTAL INCOME AND ENDOWMENTS	131,919	12,235	13,940	158,094	15,161	173,255	159,404

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL 2020
	St Andrews	St Nicholas	Designated	Total		
2 INCOME AND ENDOWMENTS COMPARATIVE	£	£	£	£	£	£
2a) Donations and legacies						
Planned giving	64,901	2,920	-	67,821	-	67,821
Other planned giving	682	-	-	682	-	682
Income tax recovered	16,356	1,958	104	18,418	64	18,482
Collections	3,785	201	-	3,986	-	3,986
Gift Day	8,218	4,657	-	12,875	-	12,875
Sundry donations	1,261	27	-	1,288	1,094	2,382
Feoffees	-	-	9,100	9,100	-	9,100
	95,203	9,763	9,204	114,170	1,158	115,328
2b) Other trading activities						
Church Hall lettings	4,895	-	-	4,895	-	4,895
Use of Church	2,094	-	-	2,094	-	2,094
Coffee Shop	Note 5 2,045	-	-	2,045	-	2,045
Social Events Committee	Note 6 459	-	-	459	-	459
Flowers	-	-	-	-	196	196
Fundraising activities						
Autumn Fayre	-	-	621	621	-	621
Friends of St Andrews	-	-	4,190	4,190	-	4,190
Other Fundraising	1,405	-	-	1,405	696	2,101
St Nicholas Fundraising	-	250	-	250	-	250
	10,898	250	4,811	15,959	892	16,851
2c) Investment Income						
Rent-Church Flat	6,168	-	-	6,168	-	6,168
Dividends	-	-	1,905	1,905	-	1,905
Bank Interest	2	39	617	658	-	658
Sheldon Road Trust income	1,451	-	-	1,451	-	1,451
	7,621	39	2,522	10,182	-	10,182
2d) Church activities						
Parish magazine	650	-	-	650	-	650
Fees for weddings & funerals	3,977	-	-	3,977	-	3,977
Traidcraft	-	-	-	-	2,441	2,441
Memorial garden fees	1,652	-	-	1,652	-	1,652
Listed Places of Worship Grant	323	-	-	323	-	323
Covid-19 Support Grants	8,000	-	-	8,000	-	8,000
	14,602	-	-	14,602	2,441	17,043
TOTAL INCOME AND ENDOWMENTS	128,324	10,052	16,537	154,913	4,491	159,404

Notes to the Financial Statements

		Unrestricted Funds			Total	Restricted Funds	TOTAL FUNDS	
		St Andrews	St Nicholas	Designated			2021	2020
		£	£	£	£	£	£	£
EXPENDITURE								
3a) Raising funds								
Coffee Shop	Note 5	315			315		315	38
Social Events Committee	Note 6	134			134		134	62
Flowers		-	-	-	-	1,273	1,273	369
Fundraising activities								
Autumn Fayre-draw prizes and expenses		482	-	-	482	-	482	-
Friends of St Andrew's		-	-	3,321	3,321	-	3,321	1,988
Church Flat Expenses		1,495	-	-	1,495	-	1,495	715
Investment management								
Rathbones management charge		-	-	1,930	1,930	-	1,930	1,098
		2,426	-	5,251	7,677	1,273	8,950	4,270
3b) Church activities								
<u>Grants</u>								
Grants - Missionary and Charitable	Note 7	-	-	1,000	1,000	-	1,000	(312)
<u>Ministry</u>								
Parish share		96,550	3,438	-	99,988	-	99,988	100,300
Clergy expenses		699	-	-	699	-	699	109
Other expenses		-	183	-	183	-	183	-
<u>Other</u>								
Church running expenses								
-heating & lighting		5,728	191	-	5,919	-	5,919	5,126
-insurance		5,620	895	-	6,515	-	6,515	6,429
-cleaning		1,550	-	-	1,550	-	1,550	1,347
-water		82	-	-	82	-	82	81
Church maintenance		2,010	1,129	-	3,139	-	3,139	1,463
Fabric maintenance		-	-	3,419	3,419	-	3,419	2,690
Organ & Piano maintenance		1,335	252	-	1,587	-	1,587	1,186
Upkeep of services		1,553	-	-	1,553	-	1,553	1,481
Organist and music leader		3,022	70	-	3,092	-	3,092	1,635
Other organists		80	-	-	80	-	80	395
Music		313	-	-	313	-	313	107
Office Expenses		7,777	-	-	7,777	-	7,777	7,028
Miscellaneous expenses		-	2	-	2	477	479	272
Depreciation		980	-	-	980	-	980	1,130
Church Hall								
-heating & lighting		1,355	-	-	1,355	-	1,355	2,407
-insurance		2,131	-	-	2,131	-	2,131	2,101
-maintenance		333	-	-	333	-	333	1,209
Churchyard		-	550	-	550	-	550	583
Memorial garden expenses		-	-	-	-	-	-	727
Magazine		980	-	-	980	-	980	951
Traidcraft purchases		-	-	-	-	3,418	3,418	2,006
<u>Governance</u>								
Independent Examiner fee		2,617	-	-	2,617	-	2,617	2,463
Total		134,715	6,710	4,419	145,844	3,895	149,739	142,914
TOTAL EXPENDITURE		137,141	6,710	9,670	153,521	5,168	158,689	147,184

Notes to the Financial Statements

		Unrestricted Funds			Total	Restricted Funds	TOTAL 2020
		St Nicholas	Designated				
		£	£	£	£	£	£
EXPENDITURE COMPARATIVE							
3a) Raising funds							
Coffee Shop	Note 5	38	-	-	38	-	38
Social Events Committee	Note 6	62	-	-	62	-	62
Flowers		-	-	-	-	369	369
Fundraising activities							
Friends of St Andrew's		-	-	1,988	1,988	-	1,988
Church Flat Expenses		715	-	-	715	-	715
Investment management		-	-	-	-	-	-
Rathbones management charge		-	-	1,098	1,098	-	1,098
		815	-	3,086	3,901	369	4,270
3b) Church activities							
<u>Grants</u>							
Grants - Missionary and Charitable	Note 7	-	-	(1,000)	(1,000)	688	(312)
<u>Ministry</u>							
Parish share		96,550	3,750	-	100,300	-	100,300
Clergy expenses		109	-	-	109	-	109
<u>Other</u>							
Church running expenses							
-heating & lighting		4,932	194	-	5,126	-	5,126
-insurance		5,541	888	-	6,429	-	6,429
-cleaning		1,347	-	-	1,347	-	1,347
-water		81	-	-	81	-	81
Church maintenance		1,463	-	-	1,463	-	1,463
Fabric maintenance		-	-	2,690	2,690	-	2,690
Organ & Piano maintenance		1,186	-	-	1,186	-	1,186
Upkeep of services		1,481	-	-	1,481	-	1,481
Organist & music leader		1,635	-	-	1,635	-	1,635
Other organists		140	255	-	395	-	395
Music		107	-	-	107	-	107
Office Expenses		7,002	26	-	7,028	-	7,028
Miscellaneous expenses		272	-	-	272	-	272
Depreciation		1,130	-	-	1,130	-	1,130
Church Hall							
-heating & lighting		2,407	-	-	2,407	-	2,407
-insurance		2,101	-	-	2,101	-	2,101
-cleaning		-	-	-	-	-	-
-maintenance		1,209	-	-	1,209	-	1,209
Churchyard		33	550	-	583	-	583
Memorial garden expenses		727	-	-	727	-	727
Magazine		951	-	-	951	-	951
Traidcraft purchases		-	-	-	-	2,006	2,006
<u>Governance</u>							
Independent Examiner fee		2,463	-	-	2,463	-	2,463
Total		132,867	5,663	1,690	140,220	2,694	142,914
TOTAL EXPENDITURE		133,682	5,663	4,776	144,121	3,063	147,184

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

The PCC considers that its key management personnel comprises the trustees. There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' Expenses

Trustees received £Nil (2020: £Nil) for expenses incurred while carrying out duties as trustees.

5 COFFEE SHOP ACCOUNT

	2021 £	2020 £
INCOME		
Cash takings for year	4,150	2,045
	<u>4,150</u>	<u>2,045</u>
EXPENDITURE		
Cash payments for coffee, milk, sugar, napkins etc	315	38
	<u>315</u>	<u>38</u>
SURPLUS FOR THE YEAR	<u>3,835</u>	<u>2,007</u>

6 SOCIAL EVENTS COMMITTEE

	2021 £	2020 £
INCOME		
Cash received at Sunday Services and other events, concerts	501	459
	<u>501</u>	<u>459</u>
EXPENDITURE		
Expenditure on refreshments	134	62
	<u>134</u>	<u>62</u>
SURPLUS FOR THE YEAR	<u>367</u>	<u>397</u>

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

	2021 £	2020 £
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2021	-	766
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	1,000	(1,766)
NET EXPENDITURE IN THE YEAR - see below	(1,000)	1,000
TOTAL FUNDS AS AT 31st DECEMBER 2021	-	-
NET EXPENDITURE		
EXPENDITURE		
Regular Giving Distributed :-		
International		
U.S. (United Society)	250	-
Local	250	-
Hope & Homes for Children	250	-
Green Square Housing - Women's refuge	250	-
Doorway	250	-
Relate	-	(250)
Sat7	-	(250)
Rise Trust-Springboard	-	(500)
	750	(1,000)
Total	1,000	(1,000)
TOTAL NET EXPENDITURE IN THE YEAR	1,000	(1,000)
<u>MISSION RESTRICTED FUND - SYRIAN REFUGEES</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2021	-	688
EXPENDITURE - see below	-	(688)
TOTAL FUNDS AS AT 31st DECEMBER 2021	-	-
EXPENDITURE		
Payment to Refugees for Driving lessons	-	688

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	114,170	1,158	115,328
Other trading activities	15,959	892	16,851
Investments	10,182	-	10,182
Church activities	14,602	2,441	17,043
Total income and endowments	154,913	4,491	159,404
EXPENDITURE ON:			
Raising funds	3,901	369	4,270
Church activities	140,220	2,694	142,914
Total expenditure	144,121	3,063	147,184
NET INCOME	10,792	1,428	12,220
GAINS ON INVESTMENT ASSETS	4,398	-	4,398
NET MOVEMENT IN FUNDS	15,190	1,428	16,618
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	742,252	8,181	750,433
FUNDS CARRIED FORWARD	757,442	9,609	767,051

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

	2021 £	2020 £
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2021	-	766
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	1,000	(1,766)
NET EXPENDITURE IN THE YEAR - see below	(1,000)	1,000
TOTAL FUNDS AS AT 31st DECEMBER 2021	-	-

NET EXPENDITURE

EXPENDITURE

Regular Giving Distributed :-

International

U.S. (United Society)	250	-
	250	-

Local

Hope & Homes for Children	250	-
Green Square Housing - Women's refuge	250	-
Doorway	250	-
Relate	-	(250)
Sat7	-	(250)
Rise Trust-Springboard	-	(500)
	750	(1,000)

Total	1,000	(1,000)
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TOTAL NET EXPENDITURE IN THE YEAR	1,000	(1,000)
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MISSION RESTRICTED FUND - SYRIAN REFUGEES

BALANCE OF FUNDS AS AT 1st JANUARY 2021	-	688
EXPENDITURE - see below	-	(688)
TOTAL FUNDS AS AT 31st DECEMBER 2021	-	-

EXPENDITURE

Payment to Refugees for Driving lessons	-	688
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Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	114,170	1,158	115,328
Other trading activities	15,959	892	16,851
Investments	10,182	-	10,182
Church activities	14,602	2,441	17,043
Total income and endowments	154,913	4,491	159,404
EXPENDITURE ON:			
Raising funds	3,901	369	4,270
Church activities	140,220	2,694	142,914
Total expenditure	144,121	3,063	147,184
NET INCOME	10,792	1,428	12,220
GAINS ON INVESTMENT ASSETS	4,398	-	4,398
NET MOVEMENT IN FUNDS	15,190	1,428	16,618
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	742,252	8,181	750,433
FUNDS CARRIED FORWARD	757,442	9,609	767,051

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

	Freehold land & Buildings £	Office Equipment £	Total £
COST			
At 1st January 2021	440,000	11,354	451,354
Additions for year	7,776	435	8,211
Disposals in the year		(1,781)	(1,781)
At 31st December 2021	<u>447,776</u>	<u>10,008</u>	<u>457,784</u>
DEPRECIATION			
At 1st January 2021	-	9,018	9,018
Charge for year	-	980	980
Depreciation on disposals		(1,781)	(1,781)
At 31st December 2021	<u>-</u>	<u>8,217</u>	<u>8,217</u>
NET BOOK VALUE			
At 31st December 2021	<u>447,776</u>	<u>1,791</u>	<u>449,567</u>
At 31st December 2020	<u>440,000</u>	<u>2,336</u>	<u>442,336</u>

The Church also has silverware on permanent loan to the Heritage Centre. These have been valued at £11,300.

10 FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
At 1st January 2021	129,287
Sales	(1,934)
Change in market value	15,849
At 31st December 2021	<u>143,202</u>

All investments are UK Investments or investments within a portfolio managed within the UK.

Split as follows:

	2021 £	2020 £
UK Index linked Government bonds	9,976	16,489
UK Investment Grade bonds	11,649	10,973
Active Managed fixed inc- diversified	3,761	-
UK Investment Companies	46,074	42,318
European Investments	5,959	-
North American Investments	13,316	6,155
Asia Pacific Investments	3,124	-
Global Investments	31,062	37,892
Alternatives	15,228	14,216
Cash	<u>3,053</u>	<u>1,244</u>
	<u>143,202</u>	<u>129,287</u>

11 DEBTORS

	2021 £	2020 £
HMRC	2,345	3,526
Other	<u>6,900</u>	<u>1,106</u>
	<u>9,245</u>	<u>4,632</u>

Notes to the Financial Statements

12 CREDITORS

	2021 £	2020 £
Creditors		
Trade creditors	4,875	4,447
	<u>4,875</u>	<u>4,447</u>
Accruals		
Independent examination fee	2,500	2,282
	<u>2,500</u>	<u>2,282</u>

13 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2021
	£	£	£	£	£
Tangible fixed assets	449,567	-	449,567	-	449,567
Investment fixed assets	143,202	-	143,202	-	143,202
Current assets	173,601	25,285	198,886	19,600	218,486
Liabilities	(13,789)	-	(13,789)	-	(13,789)
	<u>752,581</u>	<u>25,285</u>	<u>777,866</u>	<u>19,600</u>	<u>797,466</u>

SUMMARY OF ASSETS BY FUND - Comparative

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2020
	£	£	£	£	£
Tangible fixed assets	442,336	-	442,336	-	442,336
Investment fixed assets	129,287	-	129,287	-	129,287
Current assets	176,956	19,760	196,716	9,915	206,631
Liabilities	(10,897)	-	(10,897)	(306)	(11,203)
	<u>737,682</u>	<u>19,760</u>	<u>757,442</u>	<u>9,609</u>	<u>767,051</u>

14 FUNDS

	Bal b/f 01/01/2021 £	Income £	Expenditure £	Transfer £	Gains/ (Losses) £	Bal c/f 31/12/2021 £
Unrestricted Funds						
General- St Andrews	454,492	131,919	(137,138)	6,855	-	456,128
General- St Nicholas	19,760	12,235	(6,710)	-	-	25,285
Designated (Fabric)	277,166	7,102	(5,349)	(3,403)	15,849	291,365
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	2,295	6,838	(3,322)	(4,452)	-	1,359
Mission- designated	-	-	(1,000)	1,000	-	-
	<u>757,442</u>	<u>158,094</u>	<u>(153,519)</u>	<u>-</u>	<u>15,849</u>	<u>777,866</u>
Restricted Funds						
Flower	775	1,393	(1,275)	-	-	893
Organ restoration	7,790	10,917	-	-	-	18,707
Traidcraft	1,044	2,851	(3,895)	-	-	-
	<u>9,609</u>	<u>15,161</u>	<u>(5,170)</u>	<u>-</u>	<u>-</u>	<u>19,600</u>
	<u>767,051</u>	<u>173,255</u>	<u>(158,689)</u>	<u>-</u>	<u>15,849</u>	<u>797,466</u>

Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE

	Bal b/f at 01/01/2020	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f at 31/12/2020
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	412,080	128,324	(133,682)	43,372	4,398	454,492
General- St Nicholas	15,371	10,052	(5,663)	-	-	19,760
Designated (Fabric)	304,066	12,241	(3,788)	(35,353)	-	277,166
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	6,240	4,296	(1,988)	(6,253)	-	2,295
Mission- designated	766	-	1,000	(1,766)	-	-
	742,252	154,913	(144,121)	-	4,398	757,442
Restricted Funds						
Mission- Syrian Refugees	688	-	(688)	-	-	-
Flower	948	196	(369)	-	-	775
Organ restoration	5,936	1,854	-	-	-	7,790
Traidcraft	609	2,441	(2,006)	-	-	1,044
	8,181	4,491	(3,063)	-	-	9,609
	750,433	159,404	(147,184)	-	4,398	767,051

Transfers

Transfers have been made in both the current and prior years from the Friends of St Andrews Fund and the Fabric Fund to the General Fund - St Andrews in respect of capital additions made in the current and prior years

There was also a transfer of funds from the General Fund to the Mission Designated fund of £1,000 for grants to Charities as proposed by the Social Responsibility Committee.

Fund descriptions

Restricted funds

Flower Fund - This is a fund to support the activities of the Church's flower arrangers.

Organ restoration fund - This is a fund set up towards a specific restoration project for the organ.

Traidcraft Fund - This is a fund which supports the Traidcraft charity from profits made in church through the sale of Traidcraft fairtrade goods.

Unrestricted and designated funds

General funds - these can be used for PCC ordinary purposes and are split between St Andrews and St Nicholas parish.

Fabric Fund - This is an unrestricted fund for the maintenance and repair of the Church building.

Choir Fund - This is a fund to support the activities of the Church Choir.

Organ restoration fund - This is a fund set up to pay for the restoration and upkeep of the organ.

Friends of St Andrew's Fund - This is a fund made up of funds raised by the Friends of St Andrew's to support church projects usually for the Church's Fabric.

Mission - This is a fund to support charities for which collections in church have been made or which the PCC should be supporting through the transfer of funds from the general fund during the year.

15 RELATED PARTY TRANSACTIONS

No related party transactions took place during the year (2020: £Nil).

Accounts

THE PARISH OF ST ANDREW CHIPPENHAM
WITH ST NICHOLAS TYTHERTON LUCAS
Reg Charity 1131163



**Annual Report and
Financial Statements for the
year ended 31st December 2020**



ST ANDREW'S CHURCH OFFICE, MARKET PLACE, CHIPPENHAM, SN15 3HT
<http://www.standrewschippenham.org.uk>

Hold fast to that which is good. Love & Serve the Lord

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st DECEMBER 2020
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Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE	Bal b/f at 01/01/2019	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f at 31/12/2019
	£	£	£	£	£	£
Unrestricted Funds						
General- St Andrews	317,351	127,381	(137,652)	105,000	-	412,080
General- St Nicholas	15,983	6,440	(7,052)	-	-	15,371
Designated (Fabric)	297,999	23,164	(8,245)	(29,490)	20,638	304,066
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,780	-	(546)	-	-	2,234
Friends of St Andrews	3,825	5,125	(2,710)	-	-	6,240
Mission- designated	766	-	(5,000)	5,000	-	766
Hall	81,340	27	(857)	(80,510)	-	-
	<u>721,539</u>	<u>162,137</u>	<u>(162,062)</u>	<u>-</u>	<u>20,638</u>	<u>742,252</u>
Restricted Funds						
Mission- Syrian Refugees	2,222	-	(1,534)	-	-	688
Flower	962	1,587	(1,601)	-	-	948
Organ restoration	52	5,884	-	-	-	5,936
Traidcraft	700	4,143	(4,234)	-	-	609
	<u>3,936</u>	<u>11,614</u>	<u>(7,369)</u>	<u>-</u>	<u>-</u>	<u>8,181</u>
	<u>725,475</u>	<u>173,751</u>	<u>(169,431)</u>	<u>-</u>	<u>20,638</u>	<u>750,433</u>

Transfers

A transfer was made from the designated fabric fund to general- St Andrews fund in respect of capital additions made in the year.

There was an ongoing project to renovate the church hall, and as such, the trustees has transferred amounts from general funds and the designated fabric fund to a designated hall fund. This project was completed during 2019.

Transfers have also been made to reflect the allocation of a proportion of regular giving received to the mission designated fund.

Fund descriptions

Restricted funds

Mission Fund - Syrian Refugees- This is a restricted fund held on behalf of local volunteers to assist with the settlement of Syrian Refugees in the Chippenham area.

Flower Fund - This is a fund to support the activities of the Church's flower arrangers.

Organ restoration fund - This is a fund set up towards a specific restoration project for the organ.

Traidcraft Fund - This is a fund which supports the Traidcraft charity from profits made in church through the sale of Traidcraft fairtrade goods.

Unrestricted and designated funds

General funds - these can be used for PCC ordinary purposes and are split between St Andrews and St Nicholas parish.

Fabric Fund - This is an unrestricted fund for the maintenance and repair of the Church building.

Choir Fund - This is a fund to support the activities of the Church Choir.

Organ restoration fund - This is a fund set up to pay for the restoration and upkeep of the organ.

Friends of St Andrew's Fund - This is a fund made up of funds raised by the Friends of St Andrew's to support church projects usually for the Church's Fabric.

Mission - This is a fund to support charities for which collections in church have been made or which the PCC should be supporting through the transfer of funds from the general fund during the year. This was reclassified from restricted funds as a designated fund during the prior year.

Hall - The money previously held by the Diocese from the sale of the St Catherine's room has been included in this fund to fund the hall project.

15 RELATED PARTY TRANSACTIONS

No related party transactions took place during the year (2019: £Nil).

Notes to the Financial Statements

12 CREDITORS

	2020 £	2019 £
Creditors		
Trade creditors	4,447	5,226
	<u>4,447</u>	<u>5,226</u>
Accruals		
Independent examination fee	2,282	2,100
Other accruals	-	180
	<u>2,282</u>	<u>2,280</u>

13 SUMMARY OF ASSETS BY FUND

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2020
	£	£	£	£	£
Tangible fixed assets	442,336	-	442,336	-	442,336
Investment fixed assets	129,287	-	129,287	-	129,287
Current assets	176,956	19,760	196,716	9,915	206,631
Liabilities	(10,897)	-	(10,897)	(306)	(11,203)
	<u>737,682</u>	<u>19,760</u>	<u>757,442</u>	<u>9,609</u>	<u>767,051</u>

SUMMARY OF ASSETS BY FUND - Comparative

	Unrestricted Funds	St Nicholas	Total Unrestricted funds	Restricted Funds	Total 2019
	£	£	£	£	£
Tangible fixed assets	407,466	-	407,466	-	407,466
Investment fixed assets	125,987	-	125,987	-	125,987
Current assets	200,974	15,371	216,345	8,181	224,526
Liabilities	(7,546)	-	(7,546)	-	(7,546)
	<u>726,881</u>	<u>15,371</u>	<u>742,252</u>	<u>8,181</u>	<u>750,433</u>

14 FUNDS

	Bal b/f 01/01/2020 £	Income £	Expenditure £	Transfer £	Gains/ (Losses) £	Bal c/f 31/12/2020 £
Unrestricted Funds						
General- St Andrews	412,080	128,324	(133,682)	43,372	4,398	454,492
General- St Nicholas	15,371	10,052	(5,663)	-	-	19,760
Designated (Fabric)	304,066	12,241	(3,788)	(35,353)	-	277,166
Choir	1,495	-	-	-	-	1,495
Organ restoration	2,234	-	-	-	-	2,234
Friends of St Andrews	6,240	4,296	(1,988)	(6,253)	-	2,295
Mission- designated	766	-	1,000	(1,766)	-	-
	<u>742,252</u>	<u>154,913</u>	<u>(144,121)</u>	<u>-</u>	<u>4,398</u>	<u>757,442</u>
Restricted Funds						
Mission- Syrian Refugees	688	-	(688)	-	-	-
Flower	948	196	(369)	-	-	775
Organ restoration	5,936	1,854	-	-	-	7,790
Traidcraft	609	2,441	(2,006)	-	-	1,044
	<u>8,181</u>	<u>4,491</u>	<u>(3,063)</u>	<u>-</u>	<u>-</u>	<u>9,609</u>
	<u>750,433</u>	<u>159,404</u>	<u>(147,184)</u>	<u>-</u>	<u>4,398</u>	<u>767,051</u>

The Parish of St Andrew, Chippenham with St Nicholas, Tytherton Lucas

Charity no 1131163

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

Aims and Purposes

The Parochial Church Council of St Andrew, Chippenham with St Nicholas, Tytherton Lucas (the PCC) has the responsibility of co-operating with the incumbent, the Rev. Rod Key, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and other buildings of St Andrew's and St Nicholas Church.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at both St Andrew's and St Nicholas and become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live in the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of Pastoral care for people living in the parish.
- Missionary and outreach work

To facilitate the work, it is important that we maintain the fabric of our Churches and other Buildings.

Achievements and Performance

Chairman's report

The scene for the 2020 report should be comments around life after Brexit but here we are in the midst of the COVID-19 pandemic. There is no longer a normal or is there? As with any family St Andrew's has adjusted to the new and variable conditions. The creative clergy and church officers have led us in maintaining, as far as possible, some of the important routines to the life and wellbeing of St Andrew's.

Many of the regular functions and events, e.g. the weekly Wednesday Coffee Shop Mornings and the annual Autumn Fayre, were not possible due to the social mixing constraints to avoid spreading the virus and lockdown conditions. Apart from the social enjoyment of these regular functions they were also vital in helping to raise the funds necessary to assist in maintaining the church infrastructure. For similar reasons income was virtually eliminated from hiring out King Alfred's Hall and the Club Room. Fortunately the regular giving and special appeals have been successful with generous donations which will help reduce the impact of the lost income.

Innovative changes in the regular Sunday services content and seating layout, with awareness meeting and spacing limitations, have allowed for two regular morning services. For those members of the congregation who were unable to attend these services a home service routine is prepared for each Sunday so we can be gathered together in spirit if not in body. The Christmas week walk-through events were a great success featuring music and displays for visitors to experience and enjoy during a slow journey on a meandering course through the church. Despite the difficulties the Car Park project was progressed and completed. We now have a much improved facility which will assist us and visitors to St Andrew's.

As usual St Andrew's has remained open to everybody for those who seek a place for private prayer and contemplation which again has been most welcome to visitors and residents of Chippenham. Weddings, Baptisms and funeral services have been maintained with due consideration for the prevailing conditions.

The reality is that we still have a difficult journey through 2021 with the task of winning through this Pandemic. But we will respond together to ride this storm and support each other.

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

	Freehold land & Buildings £	Office Equipment £	Total £
COST			
At 1st January 2020	404,000	11,354	415,354
Additions for year	36,000	-	36,000
At 31st December 2020	<u>440,000</u>	<u>11,354</u>	<u>451,354</u>
DEPRECIATION			
At 1st January 2020	-	7,888	7,888
Charge for year	-	1,130	1,130
At 31st December 2020	<u>-</u>	<u>9,018</u>	<u>9,018</u>
NET BOOK VALUE			
At 31st December 2020	<u>440,000</u>	<u>2,336</u>	<u>442,336</u>
At 31st December 2019	<u>404,000</u>	<u>3,466</u>	<u>407,466</u>

The Church also has silverware on permanent loan to the Heritage Centre. These have been valued at £11,300.

10 FIXED ASSET INVESTMENTS

	Listed Investments £
MARKET VALUE	
At 1st January 2020	125,987
Sales	(1,098)
Change in market value	4,398
At 31st December 2020	<u>129,287</u>

All investments are UK Investments or investments within a portfolio managed within the UK.

Split as follows:

	2020 £	2019 £
UK Index linked Government bonds	16,489	15,100
UK Investment Grade bonds	10,973	8,346
Active Managed fixed inc- diversified	-	3,815
UK Investment Companies	42,318	46,278
European Investments	-	2,976
North American Investments	6,155	-
Global Investments	37,892	37,166
Alternatives	14,216	9,206
Cash	<u>1,244</u>	<u>3,100</u>
	<u>129,287</u>	<u>125,987</u>

11 DEBTORS

	2020 £	2019 £
HMRC	3,526	5,307
Other	<u>1,106</u>	<u>2,263</u>
	<u>4,632</u>	<u>7,570</u>

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2019
	£	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	108,899	5,306	114,205
Other trading activities	37,360	2,165	39,525
Investments	10,403	-	10,403
Church activities	5,475	4,143	9,618
Total income and endowments	162,137	11,614	173,751
EXPENDITURE ON:			
Raising funds	12,667	1,601	14,268
Church activities	149,395	5,768	155,163
Total expenditure	162,062	7,369	169,431
NET INCOME/ (EXPENDITURE)	75	4,245	4,320
GAINS/(LOSSES) ON INVESTMENT ASSETS	20,638	-	20,638
TRANSFERS BETWEEN FUNDS	-	-	-
NET MOVEMENT IN FUNDS	20,713	4,245	24,958
RECONCILIATION OF FUNDS:			
FUNDS BROUGHT FORWARD	721,539	3,936	725,475
FUNDS CARRIED FORWARD	742,252	8,181	750,433

Deanery Synod

The Deanery Synod had three meetings during 2020, two of which were by Zoom. St Andrew's is represented by Rev. Rod Key, Dick and Eryl Spencer. The main focus of these meetings is to share good practice and ideas from member churches on how to make the Gospel meet modern day needs. This was accomplished by:

- Disseminating Deanery activities and initiatives via a Newsletter;
- Hearing presentations from Diocesan officers, individuals and churches on how growth can be achieved and existing congregations supported;
- Discussing in syndicates how ideas from these presentations can be applied to the participant's churches.
- The November meeting was a good example of this with the Archdeacon of Malmesbury, Ven. Christopher Bryan, in attendance. After watching a video presentation by Bishop Viv, themes for transforming the church stimulated by the video were discussed and developed in syndicate groups. These ideas were noted by the Archdeacon for inclusion in planning for the next 5 years on how the church can be revitalised to meet today's needs.
- The link with Mukono has been disbanded but it is hoped to start a link with a new community in the near future.

Church Buildings

Due to COVID-19 restrictions, 2020 was a year of marking time. The benefit of prior years' investment has been that there has been minimal intervention required during the year for maintenance.

The Church Flat tenants renewed their lease to November and following a short void of 2 weeks new tenants, a family, have taken a six-month lease. The fence works to demarcate the church flat garden from the King Alfred Hall have been on hold due to lockdown. These are commencing now.

The planned works to create the revised parking with upgraded landscaping were completed to schedule before the pandemic adversely impacted general activity. These are in use now. In the course of excavating a de-commissioned font was uncovered. This likely dates to the 1440's and it is suspected it was buried in line with Canon Law when the church was re-

modelled in the 1870's and the present font installed. The original position of the font, including its draining channel, were identified in the Hungerford Chapel. The font is drying out slowly pending cleaning by an archaeologist and can then be restored to its original position subject to a decision being taken on that being the preferred option.

Minor but persistent roof leaks have previously been identified, principally along the line of the nave and the South Aisle. We are evaluating the revisions to the hoppers to see if this alleviates the problem.

The town council took over responsibility from Wiltshire Council for the maintenance of the churchyard in July. A health and safety evaluation identified two minor trip hazards (as defined by their guidance) which have been addressed. There is a concern for the health of one of the cedar trees in the Churchyard and the Council will evaluate this further. All other trees are healthy.

During the summer, the northern corner of the Church yard was allowed to grow out as a wildflower area to promote a natural in town habitat for wildlife. Bird boxes have also been installed throughout the churchyard. This initiative has inspired a plan by local residents to request permission to install beehives in the Churchyard, with the added benefit that they discourage antisocial behaviour in their immediate vicinity, and to plant espaliered fruit trees against the retaining wall on St Mary St. The Town Council is supportive of both those initiatives.

Pastoral Care & Volunteers

It has felt at times this year that we've been fighting for the very life of the church – both locally and nationally. I can't speak for the national situation, but I know that St Andrew's and St Nicholas' will come through because of the undaunted goodwill of those we always rely on as the life-blood of our church family – our volunteers.

Pastorally, the normal tools of our trade – visiting, face-to-face contact, church, coffee shop, events and much more – were swept away. But within 2 weeks of lockdown, we had a group of people regularly phoning those we could identify as isolated or vulnerable, and they have continued that telephone contact all year where it is needed. There will have been gaps, I'm sure, for which I ask your forgiveness, but the goodwill has been there throughout.

Notes to the Financial Statements

GRANTS - MISSIONARY & CHARITABLE	2,020	2,019
	£	£
<u>MISSION FUND - DESIGNATED</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2020	766	766
TRANSFER TO / FROM GENERAL FUNDS - Ordinarily 10% of regular giving	(1,766)	5,000
NET EXPENDITURE IN THE YEAR - see below	1,000	(5,000)
TOTAL FUNDS AS AT 31st DECEMBER 2020	-	766
<u>NET EXPENDITURE</u>		
INCOME from Collections / Appeals		
Other Collections	-	-
	-	-
<u>EXPENDITURE</u>		
Regular Giving Distributed :-		
International		
US	(1,000)	1,000
Embrace the Middle East /Bible Lands	-	500
Hope & Homes for Children	-	250
Natron Healthcare Project	-	300
Wellboring	-	200
	(1,000)	2,250
Local		
Sisters of the Church	-	500
Chippenham Street Pastors	-	500
Relate	-	250
Sat7	-	250
Secret Gardens Project - Womens refuge	-	250
Doorway	-	500
Rise Trust-Springboard	-	500
	-	2,750
Other		
CLAPA	-	-
	-	-
Total	(1,000)	5,000
TOTAL NET EXPENDITURE IN THE YEAR	1,000	(5,000)
<u>MISSION RESTRICTED FUND - SYRIAN REFUGEES</u>		
BALANCE OF FUNDS AS AT 1st JANUARY 2020	688	2,222
EXPENDITURE - see below	(688)	(1,534)
TOTAL FUNDS AS AT 31st DECEMBER 2020	-	688
<u>EXPENDITURE</u>		
Payment to Refugees for Driving lessons	688	1,534

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

The PCC considers that its key management personnel comprises the trustees. There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' Expenses

Trustees received £Nil (2019: £Nil) for expenses incurred while carrying out duties as trustees.

5 COFFEE SHOP ACCOUNT

	2020	2019
	£	£
INCOME		
Cash takings for year	2,045	12,173
	<u>2,045</u>	<u>12,173</u>
EXPENDITURE		
Cash payments for coffee, milk, sugar, napkins etc	38	807
	<u>38</u>	<u>807</u>
SURPLUS FOR THE YEAR	<u>2,007</u>	<u>11,366</u>

6 SOCIAL EVENTS COMMITTEE

	2020	2019
	£	£
INCOME		
Cash received at Sunday Services and other events, concerts	459	1,379
	<u>459</u>	<u>1,379</u>
EXPENDITURE		
Expenditure on refreshments	62	381
	<u>62</u>	<u>381</u>
SURPLUS FOR THE YEAR	<u>397</u>	<u>998</u>

Phoning round people to see if they needed practical support, I found our efforts were redundant. I think one person asked for one volunteer to pick up a prescription. That was it. Simply because everyone in church was already looking after each other, checking on neighbours, sorting deliveries ... it was all in hand! We were able to direct some volunteers to help at St Peter's with the wonderful "Food Box" work they have been doing.

Sadly, our retired priests all had to shield during the crisis (and Bryan had already decided to retire from ministry) and so did Margaret Gubbins, but I do thank them for their moral and prayer support. And especially thanks Eryl, who helped most willingly, and gave Sue and I much-needed breaks. We were all saddened by the death of Derek Copeland before Christmas – especially since his final year was bereft of the social gatherings and visiting he so much enjoyed. We pay tribute to his long and dedicated service to church and community.

Financially, our wardens and treasurer have kept us afloat – again through goodwill and loyalty to our church family – and Barry Hayward secured us an unbelievable government grant to help us through. And I was simply blown away by the generosity and goodwill that everyone showed on the amazing Gift Day.

The church has never been neglected – always clean and welcoming whenever it's been open – and flowers have always brought our beautiful building alive. But Christmas was nothing short of a triumph. I've never seen the church look so beautiful, and I think we can be justly proud of our "walk through" carols – and of one stranger's comment, "In the middle of a really rubbish Christmas, walking through the church last night was the most magical Christmas experience I can remember."

A heartfelt thank you to everyone.

Social Responsibility

Because of restrictions imposed by the COVID-19 pandemic preventive measures and the Chair's underlying health issues the Social Responsibility Committee only met once during 2020. The pandemic effectively curtailed the Committee's usual activities in promoting the Gospel via social action.

However, the following did take place:

- St Andrew's received a Bronze Eco Church Award; I would very much like to thank Rod and the Fabric Committee as well as my colleagues on the

Social Responsibility Committee for their encouragement, support and initiatives in gaining this award.

- Traidcraft sales have continued, in church when the COVID-19 restrictions were lifted and on line at all other times. This is an important part of St Andrew's witness in supporting farmers and suppliers in developing countries by ensuring that they are paid adequately for their produce
- St Andrew's continues to support Wellboring, Christian Aid and The Children's Society.

Ecumenical Relationships

St Andrew's is a member of Chippenham Churches Together (CCT) and is actively involved in the running and development of that organisation, being represented on the Executive and the associated Ministers Meeting.

Unfortunately, the COVID-19 Pandemic control restrictions meant that only one CCT Forum was held, the organisation mainly being a medium for sharing news and ideas from the member churches on line.

St Andrew's continues to be represented on other ecumenical initiatives in Chippenham such as SAT – 7 and Chippenham Street Pastors.

Financial Review

The accounts presented for the Parish incorporate those of St Andrew's and St Nicholas, Tytherton Lucas.

For St Andrews, COVID-19 restrictions on activities reduced income in a number of areas, particularly the Coffee Shop, Autumn Fayre and Hall & Church Lettings. However, thanks to the generosity of our congregation a very successful Gift Day in October helped to offset this as have successful efforts to secure government grants. This has limited the deficit in the St Andrews General account to £5,358.

Designated funds (including the Fabric Fund) produced a surplus of £11,761. (Whilst the planned car park improvements were completed at a total cost to the Fabric fund of £36,000, this has been treated in the accounts as a Capital asset in the balance sheet rather than a day-to-day expense.) The overall position at St Andrew's was therefore an unrestricted surplus of

Notes to the Financial Statements

		Unrestricted Funds			Restricted Funds	TOTAL
		St Andrews	St Nicholas	Designated	Total	2019
		£	£	£	£	£
EXPENDITURE COMPARATIVE						
3a) Raising funds						
Coffee Shop	Note 5	807	-	-	807	807
Social Events Committee	Note 6	381	-	-	381	381
Flowers		-	-	-	1,601	1,601
Fundraising activities						
Autumn Fayre-expenses		-	-	437	437	437
Friends of St Andrew's		-	-	2,710	2,710	2,710
Church Flat Expenses		7,237	-	-	7,237	7,237
Investment management		-	-	-	-	-
Rathbones management charge		-	-	1,095	1,095	1,095
		8,425	-	4,242	12,667	14,268
3b) Church activities						
<u>Grants</u>						
Grants - Missionary and Charitable	Note 7	-	-	5,000	5,000	6,534
<u>Ministry</u>						
Parish share		90,000	3,750	-	93,750	93,750
Clergy expenses		1,194	641	-	1,835	1,835
Other expenses		180	67	-	247	247
<u>Other</u>						
Church running expenses						
-heating & lighting		5,861	170	-	6,031	6,031
-insurance		5,442	878	-	6,320	6,320
-cleaning		1,304	-	-	1,304	1,304
-water		79	-	-	79	79
Church maintenance		1,591	611	-	2,202	2,202
Fabric maintenance		-	-	4,647	4,647	4,647
Major works		-	-	2,158	2,158	2,158
Unpaid cheque		-	30	-	30	30
Organ & Piano maintenance		1,214	-	-	1,214	1,214
Upkeep of services		1,188	-	-	1,188	1,188
Director of Music		4,557	-	-	4,557	4,557
Other organists		160	585	-	745	745
Music		432	-	-	432	432
Office Expenses		5,115	54	-	5,169	5,169
Miscellaneous expenses		157	-	1,311	1,468	1,468
Depreciation		1,597	-	-	1,597	1,597
Church Hall						
-heating & lighting		2,280	-	-	2,280	2,280
-insurance		2,063	-	-	2,063	2,063
-cleaning		931	-	-	931	931
-maintenance		113	-	-	113	113
Churchyard		-	266	-	266	266
Memorial garden expenses		308	-	-	308	308
Magazine		1,263	-	-	1,263	1,263
Traidcraft purchases		-	-	-	4,234	4,234
<u>Governance</u>						
Independent Examiner prior year fee		98	-	-	98	98
Independent Examiner current year fee		2,100	-	-	2,100	2,100
Total		129,227	7,052	13,116	149,395	155,163
TOTAL EXPENDITURE		137,652	7,052	17,358	162,062	169,431

Notes to the Financial Statements

		Unrestricted Funds			Restricted Funds	TOTAL FUNDS	
		St Andrews	St Nicholas	Designated		2020	2019
		£	£	£	£	£	£
EXPENDITURE							
3a) Raising funds							
Coffee Shop	Note 5	38	-	-	38	-	807
Social Events Committee	Note 6	62	-	-	62	-	381
Flowers		-	-	-	-	369	1,601
Fundraising activities							
Autumn Fayre-expenses		-	-	-	-	-	437
Friends of St Andrew's		-	-	1,988	1,988	-	2,710
Church Flat Expenses		715	-	-	715	-	7,237
Investment management							
Rathbones management charge		-	-	1,098	1,098	-	1,095
		815	-	3,086	3,901	369	14,268
3b) Church activities							
<u>Grants</u>							
Grants - Missionary and Charitable Note 7		-	-	(1,000)	(1,000)	688	6,534
<u>Ministry</u>							
Parish share		96,550	3,750	-	100,300	-	93,750
Clergy expenses		109	-	-	109	-	1,835
Other expenses		-	-	-	-	-	247
<u>Other</u>							
Church running expenses							
-heating & lighting		4,932	194	-	5,126	-	6,031
-insurance		5,541	888	-	6,429	-	6,320
-cleaning		1,347	-	-	1,347	-	1,304
-water		81	-	-	81	-	79
Church maintenance		1,463	-	-	1,463	-	2,202
Fabric maintenance		-	-	2,690	2,690	-	4,647
Major works		-	-	-	-	-	2,158
Unpaid cheque		-	-	-	-	-	30
Organ & Piano maintenance		1,186	-	-	1,186	-	1,214
Upkeep of services		1,481	-	-	1,481	-	1,188
Organist and music leader		1,635	-	-	1,635	-	4,557
Other organists		140	255	-	395	-	745
Music		107	-	-	107	-	432
Office Expenses		7,002	26	-	7,028	-	5,169
Miscellaneous expenses		272	-	-	272	-	1,468
Depreciation		1,130	-	-	1,130	-	1,597
Church Hall							
-heating & lighting		2,407	-	-	2,407	-	2,280
-insurance		2,101	-	-	2,101	-	2,063
-cleaning		-	-	-	-	-	931
-maintenance		1,209	-	-	1,209	-	113
Churchyard		33	550	-	583	-	266
Memorial garden expenses		727	-	-	727	-	308
Magazine		951	-	-	951	-	1,263
Traidcraft purchases		-	-	-	-	2,006	4,234
<u>Governance</u>							
Independent Examiner prior year fee		363	-	-	363	-	98
Independent Examiner current year fee		2,100	-	-	2,100	-	2,100
Total		132,867	5,663	1,690	140,220	2,694	142,914
TOTAL EXPENDITURE		133,682	5,663	4,776	144,121	3,063	147,184

£6,403. As a result, it has been possible to maintain the Church's Parish Share pledge to the Diocese at the increased level agreed in November 2019. Looking to the future, provision will need to be made in the Fabric account for the work necessary to meet the requirements of the latest Quinquennial report that was deferred due to the COVID-19 restrictions during 2020.

For St Nicholas, a small surplus of £4,389 was achieved mainly as a result of the Gift Day which helped to make up for reduced income.

At the time of writing COVID-19 restrictions are still in place and whilst they continue, will have a further impact on the Parish's finances and activities in 2021. However, the Trustees have considered the impact on the Church's current and future financial position and believe that the Church's level of reserves will enable it to continue as a Going Concern for at least 12 months from the date that these Accounts were approved.

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least six months unrestricted payments. This equates on average to around £150,000. It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance held on unrestricted funds at the end of 2020 was approximately £190,000.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's with St Nicholas, the membership of the PCC consists of the incumbent (the Priest in charge) who is the Chairman, a Vice Chairman, Churchwardens and members elected by those members of the congregation on the electoral roll of the church. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are spent.

The full PCC meets six times a year. The PCC has eight active Sub-Committees:

St Nicholas Church - to order the affairs of St Nicholas' Church, Tytherton Lucas.

Standing and Finance Committee - general management of church and finances.

Fabric Committee - to look after the maintenance of Church buildings and churchyard.

Organ Committee – to plan the restoration of the organ and raise funds through donations and grants to complete the work required.

Hall Committee – to promote and market the newly refurbished King Alfred Hall to generate income for the Church

Children and Young People - to oversee children's and young people's activities in Church.

Social Events Committee – the co-ordination of social activities and catering in church.

Social Responsibility Committee - World Development and social responsibility issues and initiatives; distribution of mission and charitable giving.

Friends of St Andrew's Committee – to promote the aims of the Friends of St Andrew's to the wider community and to raise funds for the maintenance and improvement of St Andrew's Church. This Committee is not currently active.

The Committees are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL 2019
	St Andrews	St Nicholas	Designated	Total		
INCOME AND ENDOWMENTS COMPARATIVE	£	£	£	£	£	£
Donations and legacies						
Planned giving	61,453	2,892	-	64,345	-	64,345
Income tax recovered	15,162	674	113	15,949	599	16,548
Collections	5,886	2,050	-	7,936	-	7,936
Gift Day	4,215	-	-	4,215	-	4,215
Sundry donations	2,215	-	2,039	4,254	4,707	8,961
Legacies	-	-	1,500	1,500	-	1,500
Feoffees	-	-	10,700	10,700	-	10,700
	88,931	5,616	14,352	108,899	5,306	114,205
Other trading activities						
Church Hall lettings	6,257	-	-	6,257	-	6,257
Use of Church	6,323	-	-	6,323	-	6,323
Coffee Shop	Note 5 12,173	-	-	12,173	-	12,173
Social Events Committee	Note 6 1,379	-	-	1,379	-	1,379
Flowers	-	-	-	-	1,587	1,587
Fundraising activities						
Autumn Fayre	-	-	5,302	5,302	-	5,302
Friends of St Andrews	-	-	5,110	5,110	-	5,110
Other Fundraising	-	-	60	60	578	638
St Nicholas Fundraising	-	756	-	756	-	756
	26,132	756	10,472	37,360	2,165	39,525
Investment Income						
Rent-Church Flat	5,458	-	-	5,458	-	5,458
Dividends	-	-	2,260	2,260	-	2,260
Bank Interest	3	68	1,232	1,303	-	1,303
Sheldon Road Trust income	1,382	-	-	1,382	-	1,382
	6,843	68	3,492	10,403	-	10,403
Church activities						
Parish magazine	1,184	-	-	1,184	-	1,184
Fees for weddings & funerals	3,537	-	-	3,537	-	3,537
Traidcraft	-	-	-	-	4,143	4,143
Memorial garden fees	734	-	-	734	-	734
Miscellaneous Income	20	-	-	20	-	20
	5,475	-	-	5,475	4,143	9,618
TOTAL INCOME AND ENDOWMENTS	127,381	6,440	28,316	162,137	11,614	173,751

Notes to the Financial Statements

	Unrestricted Funds				Restricted Funds	TOTAL FUNDS	
	St Andrews	St Nicholas	Designated	Total		2020	2019
	£	£	£	£	£	£	£
2 INCOME AND ENDOWMENTS							
2a) Donations and legacies							
Planned giving	64,901	2,920	-	67,821	-	67,821	64,345
Other planned giving	682	-	-	682	-	682	-
Income tax recovered	16,356	1,958	104	18,418	64	18,482	16,548
Collections	3,785	201	-	3,986	-	3,986	7,936
Gift Day	8,218	4,657	-	12,875	-	12,875	4,215
Sundry donations	1,261	27	-	1,288	1,094	2,382	8,961
Legacies	-	-	-	-	-	-	1,500
Feoffees	-	-	9,100	9,100	-	9,100	10,700
	95,203	9,763	9,204	114,170	1,158	115,328	114,205
2b) Other trading activities							
Church Hall lettings	4,895	-	-	4,895	-	4,895	6,257
Use of Church	2,094	-	-	2,094	-	2,094	6,323
Coffee Shop	Note 5 2,045	-	-	2,045	-	2,045	12,173
Social Events Committee	Note 6 459	-	-	459	-	459	1,379
Flowers	-	-	-	-	196	196	1,587
Fundraising activities							
Autumn Fayre	-	-	621	621	-	621	5,302
Friends of St Andrews	-	-	4,190	4,190	-	4,190	5,110
Other fundraising	1,405	-	-	1,405	696	2,101	638
St Nicholas Fundraising	-	250	-	250	-	250	756
	10,898	250	4,811	15,959	892	16,851	39,525
2c) Investment income							
Rent-Church Flat	6,168	-	-	6,168	-	6,168	5,458
Dividends	-	-	1,905	1,905	-	1,905	2,260
Bank Interest	2	39	617	658	-	658	1,303
Sheldon Road Trust income	1,451	-	-	1,451	-	1,451	1,382
	7,621	39	2,522	10,182	-	10,182	10,403
2d) Church activities							
Parish magazine	650	-	-	650	-	650	1,184
Fees for weddings & funerals	3,977	-	-	3,977	-	3,977	3,537
Traidcraft	-	-	-	-	2,441	2,441	4,143
Memorial garden fees	1,652	-	-	1,652	-	1,652	734
Listed Places of Worship Grant	323	-	-	323	-	323	-
Miscellaneous Income	8,000	-	-	8,000	-	8,000	20
	14,602	-	-	14,602	2,441	17,043	9,618
TOTAL INCOME AND ENDOWMENTS	128,324	10,052	16,537	154,913	4,491	159,404	173,751

Administrative information

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is <http://standrewschippenham.org.uk>

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently registered with the Charity Commission.

PCC Members who have served at any time from 1st January 2020 until the date this report was approved are:

Chair: Rod Key (Priest in charge)

Vice Chair: George Silk (2018)

Churchwardens: Jenny Norris (2017) and Barry Hayward (2018)

Deputy Churchwardens, St. Andrew's: Margaret Harrison (2018) and Maurice Chadwick (2017)

Deputy Churchwarden, St Nicholas: Brian Elliott (2017)

Licensed Lay Minsters: Eryl Spencer, Margaret Gubbins

Deanery Synod Representatives: Richard Spencer (2018), Eryl Spencer (2019), Rod Key (2019)

Secretary: Pip Higman (2020)

Treasurer: Chris Norris (2017)

Assistant Treasurer: Sue Wood (2019)

Additional Members:

James Adman (2018), Maurice Chadwick (2017), Ros Harford (2018), Dorryta Hayward (2018), Gavin Macrae (2020), Wendy Reeves (2017), Richard Spencer (2017), Allen Watkins (2020), Chris Watkins (2020), Paul Wilson (2018), and Barbara Parry (St. Nicholas)

The Priest in Charge, Licensed Lay Minsters, Churchwardens, and Deanery Synod representatives are ex-officio members of the PCC.

(Years in Brackets indicate year when elected)

Investment Manager: Rathbones, 10, Queen Square, Bristol BS1 4NT

Accountants: MHA Monahans, 14a Forest Gate, Chippenham Wilts SN15 3RS

Electoral Roll Report:

The number on the Electoral Roll as of 31st January 2021 was 147

(134 St Andrew's, 13 St Nicholas)

The comparable numbers for the same date the previous year were 146

(132 St Andrew's, 14 St Nicholas)

Number of Baptisms in 2020 (2019 in brackets)

0 (10) St. Andrew's; 0 (1) St. Nicholas

Number of Thanksgivings in 2020

3 (7) St Andrew's

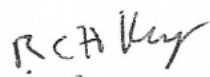
Number of Marriages in 2020

3 (4) St Andrew's; 0 (0) St Nicholas

Candidates presented for Confirmation in 2020

0 (5) St. Andrew's; 0 (0) St. Nicholas

**Approved by the PCC on 3rd April 2021 and signed on their behalf by the
Rev. Rod Key (PCC Chairman)**

**ACCOUNTING POLICIES (CONTINUED)****Fixed assets****Consecrated benefice property**

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Tangible fixed assets for use by the PCC

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment used within the church premises is depreciated on a straight-line basis over 3 or 5 years depending on the expected life of the asset.

Buildings are included at cost. No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. Land is not depreciated.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are

Funds**Unrestricted funds**

Unrestricted funds represent the remaining income funds of the PCC that are available for use at the discretion of the trustees in furtherance of the general objectives of the PCC and which have not been designated for other purposes.

Designated funds

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes, such as for purchasing for fixed assets or for spending on a future project. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not generally invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and have taken into account the potential ongoing impact of the coronavirus Covid-19 pandemic. The budgeted income and expenditure is sufficient with the level of reserves for the PCC to be able to continue as a going concern.

Notes to Financial Statements for the Year Ended 31 December 2020

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is an unincorporated charity registered in England and Wales. The address of the PCC is given and nature of the PCC's operations and principal activities are set out in the PCC's Annual Report.

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the PCC and rounded to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Recognition of income and endowments

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations

Grants and donations are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims on donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Legacies

For legacies, entitlement is the earlier of the PCC being notified of an impending distribution or the legacy being received. At this point income is recognised.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the annual report.

Other trading activities

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the PCC. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred. Funds raised from events and trading activities are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Investment income

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the PCC's right to receive payment is established.

Recognition of liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants payable are recognised in the accounts when a commitment has been made externally and there no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC. The diocesan parish share is accounted for when due.

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S PARISH CHURCH, CHIPPENHAM WITH ST NICHOLAS CHURCH, TYTHERTON LUCAS

I report to the members on my examination of the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 14 to 27.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's members you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Simon Cooper FCA
MHA Monahans
14a Forest Gate
Pewsham
Chippenham
Wiltshire
SN15 3RS

Date 6th May 2021

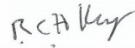
**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

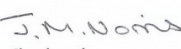
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
		£	£	2020	2019
		£	£	£	£
INCOME AND ENDOWMENTS FROM:	Note				
Donations and legacies	2(a)	114,170	1,158	115,328	114,205
Other trading activities	2(b)	15,959	892	16,851	39,525
Investments	2(c)	10,182	-	10,182	10,403
Church activities	2(d)	14,602	2,441	17,043	9,618
Total income and endowments		154,913	4,491	159,404	173,751
EXPENDITURE ON:					
Raising funds	3(a)	3,901	369	4,270	14,268
Church activities	3(b)	140,220	2,694	142,914	155,163
Total expenditure		144,121	3,063	147,184	169,431
NET INCOME		10,792	1,428	12,220	4,320
GAINS ON INVESTMENT ASSETS	10	4,398	-	4,398	20,638
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		15,190	1,428	16,618	24,958
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		742,252	8,181	750,433	725,475
FUNDS CARRIED FORWARD		757,442	9,609	767,051	750,433

BALANCE SHEET AS AT 31 DECEMBER 2020

		Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Note					
Fixed Assets					
Tangible Fixed Assets	9	442,336	-	442,336	407,466
Investments	10	129,287	-	129,287	125,987
		571,623	-	571,623	533,453
Current Assets					
Debtors	11	4,511	121	4,632	7,570
Expenses prepaid		291	-	291	446
Investments		88	-	88	83
Cash		191,826	9,794	201,620	216,427
		196,716	9,915	206,631	224,526
Current Liabilities					
Creditors	12	4,141	306	4,447	5,226
Accruals	12	2,282	-	2,282	2,280
Income in advance		4,474	-	4,474	40
		10,897	306	11,203	7,546
Net Current Assets		185,819	9,609	195,428	216,980
Net Assets		757,442	9,609	767,051	750,433
Funds	14				
Restricted					
Mission- Syrian Refugees		-	-	-	688
Flower		-	775	775	948
Organ restoration		-	7,790	7,790	5,936
Traidcraft		-	1,044	1,044	609
		-	9,609	9,609	8,181
Unrestricted					
General		454,492	-	454,492	412,080
St Nicholas		19,760	-	19,760	15,371
Designated (Fabric)		277,166	-	277,166	304,066
Choir		1,495	-	1,495	1,495
Organ restoration		2,234	-	2,234	2,234
Friends of St Andrews		2,295	-	2,295	6,240
Mission- designated		-	-	-	766
		757,442	-	757,442	742,252
		757,442	9,609	767,051	750,433

The financial statements were approved by the Parochial Church Council on 3rd April 2021 and signed on its behalf by:


Chair of PCC

 
Churchwarden Churchwarden