

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

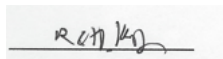
Number of Blessings in 2021

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

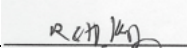
FOR THE YEAR ENDED 31 DECEMBER 2021

		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		757,442	9,609	767,051	750,433
FUNDS CARRIED FORWARD		<u>777,864</u>	<u>19,602</u>	<u>797,466</u>	<u>767,051</u>

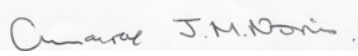
BALANCE SHEET AS AT 31 DECEMBER 2021

		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
		<u>592,769</u>	<u>-</u>	<u>592,769</u>	<u>571,623</u>
Current Assets					
Debtors	11	9,245	-	9,245	4,632
Expenses prepaid		617	-	617	291
Investments		80	-	80	88
Cash		<u>188,944</u>	<u>19,600</u>	<u>208,544</u>	<u>201,620</u>
		<u>198,886</u>	<u>19,600</u>	<u>218,486</u>	<u>206,631</u>
Current Liabilities					
Creditors	12	4,875	-	4,875	4,447
Accruals	12	2,500	-	2,500	2,282
Income in advance		<u>6,414</u>	<u>-</u>	<u>6,414</u>	<u>4,474</u>
		<u>13,789</u>	<u>-</u>	<u>13,789</u>	<u>11,203</u>
Net Current Assets		<u>185,097</u>	<u>19,600</u>	<u>204,697</u>	<u>195,428</u>
Net Assets		<u>777,866</u>	<u>19,600</u>	<u>797,466</u>	<u>767,051</u>
<u>Funds</u>	14				
Restricted					
Flower		-	893	893	775
Organ restoration		-	18,707	18,707	7,790
Traidcraft		<u>-</u>	<u>-</u>	<u>-</u>	<u>1,044</u>
		-	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		<u>1,359</u>	<u>-</u>	<u>1,359</u>	<u>2,295</u>
		<u>777,866</u>	<u>-</u>	<u>777,866</u>	<u>757,442</u>
		<u>777,866</u>	<u>19,600</u>	<u>797,466</u>	<u>767,051</u>

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	<hr/> 154,913	<hr/> 4,491	<hr/> 159,404
EXPENDITURE ON:			
Raising funds	3,901	369	4,270
Church activities	140,220	2,694	142,914
Total expenditure	<hr/> 144,121	<hr/> 3,063	<hr/> 147,184
NET INCOME	10,792	1,428	12,220
GAINS ON INVESTMENT ASSETS	4,398	-	4,398
NET MOVEMENT IN FUNDS	<hr/> 15,190	<hr/> 1,428	<hr/> 16,618
<u>RECONCILIATION OF FUNDS:</u>			
FUNDS BROUGHT FORWARD	742,252	8,181	750,433
FUNDS CARRIED FORWARD	<hr/> 757,442	<hr/> 9,609	<hr/> 767,051

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

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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

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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).

