

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 Chair 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)

Licenced 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	164,230	-	164,230	143,202
		<u>624,784</u>	<u>-</u>	<u>624,784</u>	<u>592,769</u>
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>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:

 <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/> Chair of PCC	 <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/> Churchwarden	 <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/> 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).

