

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



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



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

Showing God's love through welcome, service and inclusivity

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

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

Charity no 1131163

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

Aims and Purposes

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

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

Objectives and Activities

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

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

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

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

- Missionary and outreach work

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

Achievements and Performance

Chairman's report

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

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

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

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

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

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

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

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

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

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

Deanery Synod

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

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

of Deanery meetings and by presentations to PCC meetings.

Church Buildings

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

Ecumenical Relationships

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

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

Financial Review

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

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

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

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

Reserves Policy

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

Social Responsibility

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

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

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

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

Statement of Commitment to Safeguarding

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

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

Policies

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

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

Activities

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

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

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

Safer Recruitment & DBS

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

DBS Checks

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

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

Training

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

Basic Awareness (all church officers and volunteers, bellringers)

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

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

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

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

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

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

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

Reporting to the PCC

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

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

Action Plan

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

Only one action remains for completion. This is:

Promoting a Healthy and Safe Culture

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

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

next team meeting.

Parish Website

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

Structure, Governance and Management

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

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

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

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

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

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

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

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

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

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

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

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

Administrative information

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

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

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

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

Vice Chair: Jenny Norris

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

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

Licenced Lay Minister: Eryl Spencer

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

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

Secretary: Pip Higman (2020)

Treasurer: Chris Norris (2017)

Treasurer St Nicholas: Wendy Reeves (2017)

Assistant Treasurer: Sue Wood (2019)

Parish Administrator: Christina Knowles

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

Parish Safeguarding Officer: Steve Riley (2023)

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

Officials of St Nicholas Church:

Church Warden: Mr. Brian Elliott

Sacristan: Mrs Elizabeth Sexton

Secretary: Mrs Sheila Laurence

Treasurer: Mrs Wendy Reeves

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

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

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

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

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

Electoral Roll Report:

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

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

Number of Baptisms in 2024 (2023 in brackets)

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

Number of Thanksgivings in 2024

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

Number of Marriages in 2024

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

Number of Blessings in 2024

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

Number of Funerals in 2024

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

Candidates presented for Confirmation in 2024

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

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



Supplementary Reports

St Nicholas Church, Tytherton Lucas

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

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

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

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

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

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

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

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

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

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

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

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

Elizabeth Sexton

Parish Administrator

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

Christina Knowles

Children & Young People

Andy's Tot's

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

Andy's@4

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

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

Sunday Club

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

Knitted Crib Pilgrimage

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

Family Service on the 4th Sunday of the month

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

Eryl Spencer

Mother's Union

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

Denise Addison

Social Events

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

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

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

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

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

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

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

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

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

Dorryta Hayward

Treasurer

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

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

Chris Norris

Friends of St Andrew's and 100 Club

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

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

Margaret Harrison & Jenny Norris

Art Group

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

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

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

ran workshops on still life and life drawing.

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

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

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

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

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

New members always welcome.

Elizabeth Blum

Coffee Shop

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

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

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

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

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

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

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

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

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

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

Caroline Emerson

Bellringers

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

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

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

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

Morley Bray
Bob Mustow
Caroline Emerson

Flower Arrangers

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

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

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

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

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

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

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

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

Dorryta Hayward

Music

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

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

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

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

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

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

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

Paul Fortune
Organist and Music Leader

Music Group

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

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

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

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

Christina Knowles

Organ

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

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

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

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

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

Chris Higman

ST ANDREW'S CHURCH, CHIPPENHAM

ANALYSIS OF PLEDGES FOR JANUARY 2025

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

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

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

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

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

Ros Harford & Gavin Macrae (Parish Giving Officers)

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

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

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

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

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

RESPONSIBILITIES AND BASIS OF REPORT

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

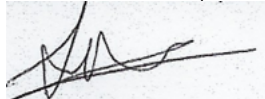
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



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

Date 26/13/25

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

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

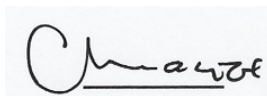
BALANCE SHEET AS AT 31 DECEMBER 2024

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

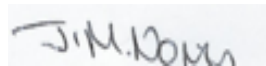
The financial statements were approved by the Parochial Church Council on 18th March 2025 and signed on its behalf by:



Chair of PCC



Churchwarden



Churchwarden

Notes to Financial Statements for the Year Ended 31 December 2024

1 ACCOUNTING POLICIES

Basis of preparation

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

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

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

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

Recognition of income and endowments

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

Grants and donations

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

Gift Aid Tax claims on donations

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

Legacies

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

Volunteer help

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

Other trading activities

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

Investment income

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

Recognition of liabilities

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

Notes to Financial Statements for the Year Ended 31 December 2024

1 ACCOUNTING POLICIES (CONTINUED)

Fixed assets

Consecrated benefice property

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

Moveable church furnishings

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

Tangible fixed assets for use by the PCC

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

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

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

Investments

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

Funds

Unrestricted funds

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

Designated funds

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

Restricted funds

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

Going Concern

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

Notes to the Financial Statements

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

Notes to the Financial Statements

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

Notes to the Financial Statements

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

Notes to the Financial Statements

		Unrestricted Funds				Restricted Funds	TOTAL 2023
		St Andrews	St Nicholas	Designated	Total		
		£	£	£	£	£	£
EXPENDITURE COMPARATIVE							
3a) Raising funds							
Coffee Shop	Note 5	349	-	-	349	-	349
Social Events Committee	Note 6	753	-	-	753	-	753
Flowers		-	-	-	-	1,424	1,424
Fundraising activities		-	-	-	-	-	-
Autumn Fayre-draw prizes and expenses		112	-	-	112	-	112
Friends of St Andrew's		-	-	2,243	2,243	-	2,243
Church Flat Expenses		-	-	-	-	-	-
Investment management		-	-	-	-	-	-
Rathbones management charge		1,561	-	-	1,561	-	1,561
		2,775	-	2,243	5,018	1,424	6,442
3b) Church activities							
<u>Grants and donations</u>							
Grants - Missionary and Charitable	Note 7	-	-	4,780	4,780	-	4,780
Donations to CCLC		-	-	-	-	-	-
<u>Ministry</u>							
Parish share		98,960	4,007	-	102,967	-	102,967
Clergy expenses		1,853	-	-	1,853	-	1,853
<u>Other</u>							
Church running expenses		-	-	-	-	-	-
-heating & lighting		6,081	95	-	6,176	-	6,176
-insurance		6,312	263	-	6,575	-	6,575
-cleaning		2,791	-	-	2,791	-	2,791
-water		126	-	-	126	-	126
Church maintenance		2,113	1,406	-	3,519	-	3,519
Fabric maintenance		-	-	11,910	11,910	-	11,910
Recruitment costs		2,990	-	-	2,990	-	2,990
Organ & Piano maintenance		1,337	283	-	1,620	-	1,620
Upkeep of services		2,064	-	-	2,064	-	2,064
Organist and music leader		3,860	-	-	3,860	-	3,860
Other organists		680	-	-	680	-	680
Music		319	-	-	319	-	319
Office Expenses		10,483	-	-	10,483	-	10,483
Miscellaneous expenses		392	2	67	461	61	522
Depreciation		1,582	-	-	1,582	-	1,582
Church Hall		-	-	-	-	-	-
-heating & lighting		3,385	-	-	3,385	-	3,385
-insurance		2,360	-	-	2,360	-	2,360
-maintenance		600	-	-	600	-	600
Churchyard		640	700	-	1,340	-	1,340
Memorial garden expenses		505	-	-	505	-	505
Magazine		2,065	-	-	2,065	-	2,065
Traidcraft purchases		-	-	-	-	-	-
Website		710	-	-	710	-	710
<u>Governance</u>							
Independent Examiner fee		3,037	-	-	3,037	-	3,037
Total		155,245	6,756	16,757	178,758	61	178,819
TOTAL EXPENDITURE		158,020	6,756	19,000	183,776	1,485	185,261

Notes to the Financial Statements

4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

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

Trustees' Expenses

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

5 COFFEE SHOP ACCOUNT

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

6 SOCIAL EVENTS COMMITTEE

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

Notes to the Financial Statements

7 GRANTS - MISSIONARY & CHARITABLE

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

Notes to the Financial Statements

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

Notes to the Financial Statements

9 TANGIBLE FIXED ASSETS

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

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

10 FIXED ASSET INVESTMENTS

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

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

Split as follows:

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

11 DEBTORS

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

Notes to the Financial Statements

12 CREDITORS

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

13 SUMMARY OF ASSETS BY FUND

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

SUMMARY OF ASSETS BY FUND - Comparative

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

14 FUNDS

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

Notes to the Financial Statements

14 FUNDS (CONTINUED)

FUNDS- COMPARATIVE

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

Transfers

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

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

Fund descriptions

Restricted funds

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

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

Unrestricted and designated funds

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

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

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

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

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

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

15 RELATED PARTY TRANSACTIONS

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

