

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



**Annual Report and  
Financial Statements for the  
year ended 31<sup>st</sup> December 2023**



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

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

**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023  
Index**

	Page
Aims and Purposes	3
Objectives and Activities	3
Achievements and Performance	4
Financial Review	6
Reserves Policy	7
Pastoral Care & Volunteers	7
Social Responsibility	7
Structure, Governance & Management	8
Administrative Information	9
Supplementary Reports	
St. Nicholas	12
Office Administrator	13
Children & Young People	14
Mothers Union	15
Social Events	16
Treasurer	17
Friends of St Andrew's & 100 Club	17
Art Group	18
Coffee Shop	18
Bellringers	19
Flower Arrangers	20
Fair Trade Stall	20
Music	21
Organ	23
St. Andrew's Analysis of Pledges	24
Independent Examiners Report	27
Statement of Financial Activities	28
Balance Sheet	29
Notes to Financial Statements	30

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

Charity no 1131163

## **ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023**

### **Aims and Purposes**

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

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

### **Objectives and Activities**

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

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

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

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

- Missionary and outreach work

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

# Achievements and Performance

## *Chairman's report*

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

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

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

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

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

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

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

### ***Deanery Synod***

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

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

### ***Church Buildings***

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

We have made substantial progress since the last annual meeting in renewing rooftop ladders and painting gutters/downpipes and in sourcing stonemasons to do urgent work. Inevitably there had been some catching up to do post pandemic which has meant more expenditure in these accounts. More stonework repairs will be required but we can prioritise work with the stonemasons during their annual visits. We will also look at what the Quinquennial Report advises on repairs to the main door before seeking any quotes.

The hall floor requires repair and we continue to research the best option for the work. We will discuss options for levelling or raising the chancel floor with the new incumbent.

### ***Ecumenical Relationships***

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

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

### **Financial Review**

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

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

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

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

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

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

## **Reserves Policy**

It 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 £90,000. It is held to smooth out fluctuations in cash flow and meet emergencies. The cash balance held on unrestricted funds at the end of 2023 was approximately £155,000.

## **Pastoral Care & Volunteers**

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

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

## **Social Responsibility**

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

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

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

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

## **Structure, Governance and Management**

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

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



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

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

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

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

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

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

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

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

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

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

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

## **Administrative information**

St Andrew's Church is situated in the Market Place, Chippenham, Wiltshire. St Nicholas Church is situated in the village of Tytherton Lucas. The Parish is part of the Diocese of Bristol within the Church of England. The Church's correspondence address is the Church Office, Market Place, Chippenham, SN15 3HT. The Church's website is [www.standrewschippenham.org.uk](http://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 1<sup>st</sup> January 2021 until the date this report was approved are:

**Chair:** Rod Key (Priest in charge) (until April 30<sup>th</sup> 2023)

**Curate:** Anton Campbell

**Vice Chair:** Jenny Norris

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

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

**Deputy Churchwarden, St Nicholas:** Brian Elliott (2017)

**Licensed Lay Minsters:** Eryl Spencer

**Deanery Synod Representatives:** Richard Spencer, Eryl Spencer

**Secretary:** Pip Higman (2020)

**Treasurer:** Chris Norris (2017)

**Treasurer St Nicholas:** Wendy Reeves (2017)

**Assistant Treasurer:** Sue Wood (2019)

**Additional Members:**

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

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

(Years in Brackets indicate year when elected)

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

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

**Electoral Roll Report:**

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

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

(134 St Andrew's, 13 St Nicholas)

**Number of Baptisms in 2023 (2022 in brackets)**

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

**Number of Thanksgivings in 2023**

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

**Number of Marriages in 2023**

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

**Number of Blessings in 2023**

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

**Number of Funerals in 2023**

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

**Candidates presented for Confirmation in 2022**

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

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



J. M. Norris

---

# Supplementary Reports

## St Nicholas Church, Tytherton Lucas

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

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

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

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

On Remembrance Day November 12<sup>th</sup> we were invited again to the

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

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

**Elizabeth Sexton**

## **Office Administrator**

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

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

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

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

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

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

**Jen Corton**

## **Children & Young People**

### **Andy's Tot's**

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

### **Andy's@4**

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

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

### **Knitted Crib Pilgrimage**

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

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

### **Family Service on the 4<sup>th</sup> Sunday of the month**

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

**Eryl Spencer**

### **Mother's Union**

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

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

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

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

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

**Denise Addison**

## **Social Events**

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

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

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

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

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

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



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

**Dorryta Hayward**

## **Treasurer**

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

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

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

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

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

**Chris Norris**

## **Friends of St Andrew's and 100 Club**

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

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

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

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

**Margaret Harrison & Jenny Norris**

## **Art Group**

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

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

**Elizabeth Blum**

## **Coffee Shop**

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

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

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

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

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

**Caroline Emerson**

## **Bellringers**

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

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

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

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

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

**Joanna Wheatland**

## **Flower Arrangers**

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

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

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

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

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

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

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

**Dorryta Hayward**

## **Fair Trade Stall**

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

Highlights this year have included:

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

Since Traidcraft plc went into administration, I have been sourcing products - both food and craft items - from a range of organisations dedicated to fair trade, among them Namaste, Zaytoun, True Origin (formerly JTS), Fair-to-Trade, Equal Exchange and Shared Earth. As ever, I would like to express my gratitude to all who have supported our fair trade stall this year; I feel that our sales total shows an encouraging level of commitment from the St Andrew's community.

**Debbie Warren**

## **Music**

### **Robed Choir**

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

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

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

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

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

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

## **Unrobed Choir**

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

## **Andy's @ 4**

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

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

**Paul Fortune**  
**Organist and Music Leader**

## **Music Group**

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

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

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

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

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

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

**Christina Knowles**

## **Organ**

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

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

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

**Chris Higman**

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

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

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

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

Ros Harford                      Wendy Reeves  
Parish Giving Officer   &      Gift Aid Officer



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

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

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



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

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

**RESPONSIBILITIES AND BASIS OF REPORT**

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

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

**INDEPENDENT EXAMINER'S STATEMENT**

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

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

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



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

Date ..... 10<sup>th</sup> April 2024

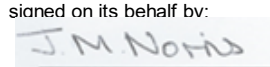
**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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

## BALANCE SHEET AS AT 31 DECEMBER 2023

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

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

  
J.M. Norris

  
Churchwarden

  
J.M. Norris

Chair of PCC

Churchwarden

Churchwarden

# Notes to Financial Statements for the Year Ended 31 December 2023

## 1 ACCOUNTING POLICIES

### **Basis of preparation**

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

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

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

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

### **Recognition of income and endowments**

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

### **Grants and donations**

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

### **Gift Aid Tax claims on donations**

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

### **Legacies**

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

### **Volunteer help**

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

### **Other trading activities**

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

### **Investment income**

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

### **Recognition of liabilities**

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

# Notes to Financial Statements for the Year Ended 31 December 2023

## 1 ACCOUNTING POLICIES (CONTINUED)

### **Fixed assets**

#### ***Consecrated benefice property***

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

#### ***Moveable church furnishings***

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

#### ***Tangible fixed assets for use by the PCC***

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

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

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

### **Investments**

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

### **Funds**

#### ***Unrestricted funds***

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

#### ***Designated funds***

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

#### ***Restricted funds***

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

### **Going Concern**

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

# Notes to the Financial Statements

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



# Notes to the Financial Statements

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

# Notes to the Financial Statements

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

# Notes to the Financial Statements

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

# Notes to the Financial Statements

## 4 TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION AND BENEFITS

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

### Trustees' Expenses

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

## 5 COFFEE SHOP ACCOUNT

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

## 6 SOCIAL EVENTS COMMITTEE

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

# Notes to the Financial Statements

## 7 GRANTS - MISSIONARY & CHARITABLE

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

# Notes to the Financial Statements

## 8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

# Notes to the Financial Statements

## 9 TANGIBLE FIXED ASSETS

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

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

## 10 FIXED ASSET INVESTMENTS

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

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

Split as follows:

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

## 11 DEBTORS

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

# Notes to the Financial Statements

## 12 CREDITORS

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

## 13 SUMMARY OF ASSETS BY FUND

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

## SUMMARY OF ASSETS BY FUND - Comparative

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

## 14 FUNDS

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



# Notes to the Financial Statements

## 14 FUNDS (CONTINUED)

### FUNDS- COMPARATIVE

	Bal b/f at 01/01/2022	Income	Expenditure	Transfer	Gains/ (Losses)	Bal c/f at 31/12/2022
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
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>
<b>Restricted Funds</b>						
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>

### Transfers

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

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

### Fund descriptions

#### **Restricted funds**

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

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

#### **Unrestricted and designated funds**

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

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

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

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

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

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

## 15 RELATED PARTY TRANSACTIONS

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





