



St. Peter's Church

LORD'S MEAD, CHIPPENHAM, SN14 0LL

Journeying together to share our Christian faith and the love of God with all.

FINANCIAL STATEMENTS

Year ended 31 DECEMBER 2017

CHARITY NUMBER 1131473

St. Peter's Church, Chippenham
Financial Statements for the Year Ended 31 December 2017

Reference and Administrative Information

Charity name:		St. Peter's Church Chippenham
Charity number:		1131473
Principal office address:		St. Peter's Church Lord's Mead Chippenham Wiltshire SN14 0LL
Charity trustees at date of approval:	Ex-Officio members: Priest in charge: Church wardens: Deanery Synod representatives: Elected members: Co-opted members:	Reverend Andrew Gubbins (Chairperson) Mrs. Caroline Masters Mr. Chris Gough (Vice Chair) Mr. Paul Godwin Mr. Robin Wildblood Mrs. Daphne Brindle Mrs. Jane Brown Mrs. Vivienne Fuller Mrs. Lynne Godfrey Mrs. Judith Griffiths Ms. Sharon Hawker-Baddeley (Secretary) Mr. Ivan Hurcum Mr. David Turnbull (Treasurer) Mrs. Bev Webb None
Former charity trustees who served during the financial year:		Mr. Terence Bate Ms Emma Sutcliffe Mrs. Susan Tingey

St. Peter's Church, Chippenham

Financial Statements for the Year Ended 31 December 2017

Financial Review

Overall: In 2017 our income remained at the previous year's level, whilst our expenditure increased by 5%. Clearly this is not a sustainable situation in the coming year, and measures will have to be taken to arrest the increasing deficit.

Income: Despite this gloomy prognosis, there have been encouraging features, most notably the increase in Voluntary Giving of 5% over last year. We were also greatly benefitted by the generous bequests in memory of Barbara Tinson and Phyllis Wallen. There was, however, a decline in fund-raising activities for Cornerstone and for most of the other restricted funds. The Summer fete and Autumn fair both produced similar returns to the previous year.

It is pleasing to report that despite our own financial concerns, we have continued to support numerous charities, both through our own collections, and also through collections at funeral services. Again, there was a reduction in overall income generated for onward transmission to the various charities.

The comparison of year-on-year income from trading activities, most notably hall and room letting income, was affected by erratic debiting patterns at the end of 2015 falsely boosting the TMC 2016 receipts. Several factors combined to produce broadly the same income as last year from trading activities.

Expenditure: Overall expenditure increased by 5%. By far the largest proportion of our annual expenditure is our annual Parish Share contribution of £64,800. This was paid monthly without fail by standing order, demonstrating our commitment to this vital payment to the Diocese. This was a challenge at the end of the year, necessitating a short-term subsidy from the Fabric Fund which was repaid immediately. It is anticipated that this short-term cash-flow problem will be a feature of 2018 unless expenditure can be contained (or income significantly increased).

Other expenditure showed some alarming increases, most notably repairs and maintenance, cleaning costs, gas, new computer equipment, etc. A full review of all heads of expenditure is underway in 2018.

Fabric Fund: The balance in this "Unrestricted Designated Fund" reduced by £3,227 in 2017. This was through transfers out of £5,619 for repairs and maintenance and £1,342 for Cornerstone fees (total £6,961), offset by income of £1,000 (bequest), £1,000 (WHCT grant for spire) and £1,734 (5% transfer of Hall/Room letting fees).

Net Assets: It is important to highlight the significant proportion (59%) of our net assets of £39,696 which are in "Restricted Funds" (notably Cornerstone and LIGHT service) which can only be used for their designated purpose.

Conclusion: A difficult year, with income and expenditure always precariously balanced. We must strive to increase income and contain expenditure wherever practical and possible in 2018 and beyond.

I must acknowledge the huge contribution of Ivan Hurcum and Chris Gough to the Finance Team, and especially Ivan for weekly banking and in his role as Freewill Offering Secretary in compilation of our all-important Gift-Aid reclaim from HMRC.

David Turnbull
Treasurer

St. Peter's Church, Chippenham
Financial Statements for the Year Ended 31 December 2017

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Fund £	Unrestricted Designated Fund £	Restricted Funds (Note 9) £	Total 2017 £	Total 2016 £
INCOME AND ENDOWMENTS FROM:					
Donations and Legacies					
Regular giving					
Receipts from donors					
Planned giving	34,480	-	-	34,480	30,535
Collections other than planned giving	5,940	-	-	5,940	8,014
Income tax recovered	8,403	-	-	8,403	7,864
Grants	1,000	-	-	1,000	-
	49,823	-	-	49,823	46,413
Other Donations and Legacies (note 2)	3,261	-	3,541	6,802	9,521
Income from Charitable Activities (note 3)	8,775	-	-	8,775	9,335
Other Trading Activities Note 4)	37,586	-	2,716	40,302	40,542
Income from Investments (note 5)	-	5	60	65	94
TOTAL INCOME AND ENDOWMENTS	99,445	5	6,317	105,767	105,905
EXPENDITURE ON:					
Expenditure on Charitable Activities (note 6)	4,121	-	-	4,121	4,875
Parish Share	64,800	-	-	64,800	63,480
Other Expenditure (note 7)	35,612	-	1,001	36,613	31,909
Write back of prior year cheques not banked (note 8)	-	-	-	-	-
TOTAL EXPENDITURE	104,533	-	1,001	105,534	100,264
Net income/(expenditure)	(5,088)	5	5,316	233	5,641
Transfers between funds	3,296	(3,227)	(3,744)	(3,675)	-
Net movement in funds	(1,792)	(3,222)	1,572	(3,442)	5,641
Add back net movement in unrepresented cheques (note 8)	1,488	-	-	1,488	1,283
Cash at bank and in hand 1 st Jan	6,033	16,724	21,792	44,549	37,625
Cash at bank and in hand 31 st Dec	5,729	13,502	23,364	42,595	44,549

The attached notes on pages 5 to 10 form part of these financial statements.

St. Peter's Church, Chippenham
Financial Statements for the Year Ended 31 December 2017

STATEMENT OF FINANCIAL POSITION

	Unrestricted Fund	Unrestricted Designated Fund	Restricted Funds (Note 9)	Total 2017	Total 2016
	£	£	£	£	£
Cash Funds					
HSBC current account	5,729	-	381	6,110	6,794
HSBC Fabric Fund	-	13,502	-	13,502	16,724
CBF Cornerstone Fund	-	-	22,457	22,457	20,330
Cash floats	-	-	526	526	701
Total Assets	5,729	13,502	23,364	42,595	44,549
Liabilities					
Unpresented cheques at year end (note 8)	2,899	-	-	2,899	1,411
	2,899	-	-	2,899	1,411
Net Assets	2,830	13,502	23,364	39,696	43,138

The attached notes on pages 5 to 10 form part of these financial statements.

Approved by the PCC on 22 March 2018 and signed on their behalf by Reverend Andrew Gubbins (PCC Chairman) and Mr David Turnbull (PCC Treasurer)

Reverend Andrew Gubbins

David Turnbull

St. Peter's Church, Chippenham

Financial Statements for the Year Ended 31 December 2017

1. Notes

- (i) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011. These financial statements have also applied the guidance from the new Charities SORP (FRS102) that is effective for all year ends from 31 December 2015 onwards and replaces the Charities Statement of Recommended Practice (SORP 2005).
- (ii) These financial statements are prepared using the receipts and payments basis and as such exclude income earned during the financial year that have not been received as at 31 December as well as amounts owing from obligations entered into during the financial year for which payments have not been raised.
- (iii) The funds specified on page 4 represent all the funds of the PCC including those which are subject to special restrictions regarding their use.

The St. Peter's Fabric Fund has been designated by the PCC as monies to be used towards the development of the fabric of the church. The PCC has agreed a policy to commit the PCC to transfer 5% of annual letting income to the Fabric Fund with a further review in September of each year to agree whether a top up payment can be made from any surplus generated from unrestricted funds.

The PCC is committed to maintaining a sustainable reserve to cover any future requirements relating to the development of the fabric of the church.

- (iv) Assets recognised but not valued in the Statement of Assets and Liabilities include:
 - Moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal.
 - Other fixtures, fittings and office equipment of which the PCC is free to dispose of without faculty and where the original cost exceeded £1,000.
- (v) In addition to the funds specified on page 4, there is a "Stent" deposit account used solely at the discretion of the Vicar and Church Wardens. The PCC has no control over these funds and is not directly accountable for them. This is a 'connected charity' to St. Peter's Church and is outside the scope of these financial statements.
- (vi) Expenses paid to clergy may include a small immaterial proportion that relates to their function as PCC members. No other payments were made to PCC members.

St. Peter's Church, Chippenham
Financial Statements for the Year Ended 31 December 2017

2. Other donations and legacies

	2017	2016
	£	£
Bequests in memory of Barbara Tinson (£1,000) and Phyllis Wallen (£1,000)	2,000	1,000
Grant from WHCT for spire repair	1,000	-
Stewardship campaign appeal	-	1,209
Cornerstone Fund (Restricted Fund A)	813	2,340
Flower Fund (Restricted Fund B)	-	-
Fund-raising Committee (Rest. Fund C)	1,341	1,981
Sunday Coffee Fund (Restricted Fund D)	256	357
Wednesday Coffee Fund (Rest. Fund E)	651	753
Friendship Club (restricted Fund F)	50	50
Pastoral Committee (Restricted Fund G)	20	440
LIGHT service (Restricted Fund H)	410	558
Aspire Toddlers	-	311
Guitar Club	-	175
Photocopying	45	50
"PeterPost" sales	61	32
Sale of books	155	265
	6,802	9,521

3. Income from Charitable Activities

	2017	2016
	£	£
Fundraising for general purposes		
Summer fete	1,442	1,415
Autumn fair	1,707	1,731
Male voice choir concert	393	445
Roughshod Theatre production	-	404
Other organised events	245	-
Funeral collections for St. Peter's Church	177	329
Sundry donations	630	1,013
	4,594	5,337
Fundraising for specific purposes		
Cornerstone Fund (other events etc)	-	278
Children's Society	430	538
Sightsavers	158	126
Send a Cow	478	514
Funeral donations for charities	1,931	1,379
Leprosy Mission	-	60
Presentations to clergy	441	182
Coach to Ordination service	245	-
Wiltshire Historic Churches	470	402
Embrace	28	452
Christian Aid	-	67
	4,181	3,998
	8,775	9,335

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Financial Statements for the Year Ended 31 December 2017

4. Other trading activities

	2017	2016
	£	£
Tom Metcalfe Centre rent	12,480	15,000
Lord's Mead Playgroup rent	12,839	11,964
Other hall lettings	9,518	9,048
Sheldon Road rental income	2,716	1,337
Wedding fees	276	986
Funeral fees	1,968	2,127
Miscellaneous sales etc	505	80
	<u>40,302</u>	<u>40,542</u>

5. Income from investments

	Unrestricted Designated Funds £	Restricted Funds £	2017 £	2016 £
Interest on Cornerstone Fund	-	60	60	85
Interest on Fabric Fund	5	-	5	9
	<u>5</u>	<u>60</u>	<u>65</u>	<u>94</u>

6. Expenditure on charitable activities

	2017 £	2016 £
Send a Cow	478	514
Sightsavers	126	256
Children's Society	430	588
Olive Branch Counselling	120	120
Chippenham Street Pastors	70	-
Christian Aid	-	67
Wiltshire Historic Churches Trust	313	293
Synergy Christian Trust	-	200
Leprosy Mission	-	194
Embrace	224	478
Hope for Tomorrow (via Wed. Coffee Fund)	155	-
Wilts Air Amb. (via Wed. Coffee Fund)	-	133
Riding Lights Theatre Co	-	335
10 th Chippenham Scouts	10	-
Funeral donations to charity	2,145	1,652
Deanery Synod subscription	50	45
	<u>4,121</u>	<u>4,875</u>

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Financial Statements for the Year Ended 31 December 2017

7. Other expenditure

	2017 £	2016 £
Clergy Expenses		
Expenses	2,612	1,608
Visiting preachers	98	148
Presentations to clergy	479	188
	<u>3,189</u>	<u>1,944</u>
Benefice fees	1,102	1,583
Church Maintenance and Running Expenses		
Cornerstone and other survey fees	1,342	5,134
Electricity	1,847	1,912
Gas	2,133	1,734
Water rates	84	88
Insurance	1,757	1,781
Grass cutting	685	625
Repairs and maintenance	6,074	3,116
Imperial Cleaning Services	8,341	5,211
Cleaning materials	443	867
Refuse collection	503	489
Lightning conductor check	48	48
Boiler servicing	144	144
Fire extinguishers	286	-
Fire alarm service	-	290
	<u>23,687</u>	<u>21,439</u>
Church Management and Administration		
Photocopier	1,188	1,194
Hospitality and Conference expenses	329	314
Postage	34	35
Stationery	174	48
Computer and software	799	347
Telephone	614	569
	<u>3,138</u>	<u>2,507</u>
Support costs		
Copyright fees	540	531
Sundries	614	428
Purchases for use in services	468	60
Books purchased	0	685
Organ and Piano Tuning	422	50
Organist fees	60	640
Verger fees	120	100
Pastoral Committee (G) expenses	453	437
LIGHT service (H) expenses	587	-
Youth Church	221	108
Equipment purchases	642	60
	<u>4,127</u>	<u>3,099</u>
Transfer to Stent fund	1,370	1,337
	<u>36,613</u>	<u>31,909</u>

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8. Unpresented cheques

	£
Unpresented cheques as at 31 December 2016	1,411
Write back prior year cheques raised but never banked by payee	-
2016 cheques presented during 2017	(1,411)
2017 payments raised by cheque not banked by payee at year end	
Dementia UK - Donation	152
The Children's Society - Donation	104
St. Peter's Academy - Gas invoice	386
Mrs. Daphne Brindle - Pastoral Care expenses	17
Mrs. Sally Powell - Organist funeral fee	60
Chippenham Hospital - Donation	78
RUH MacMillan Nurses - Donation	78
Wiltshire Air Ambulance - Donation	128
Sightsavers - Donation	128
Nicholson & Co - Organ tuning	144
CDTFTDS – "LIGHT" service expenses	47
Revelation bookshop – Purchases	128
Sightsavers – Donation	158
Rev. Andrew Gubbins – Expenses	481
CBF deposit account – Stent fund	1370
Cash and cheques received 31/12/2017 unbanked	-560
	2,899
Net movement in unpresented cheques during 2017	1,488
Unpresented cheques and unbanked as at 31 December 2017	2,899

St. Peter's Church, Chippenham

Financial Statements for the Year Ended 31 December 2017

9. Restricted Funds

Restricted Funds year-ended 31/12/2017

	<u>A</u> <u>Cornerstone</u> <u>Fund</u>	<u>B</u> <u>Flower</u> <u>Fund</u>	<u>C</u> <u>Fund</u> <u>Raising</u> <u>Committee</u>	<u>D</u> <u>Sunday</u> <u>Coffee</u> <u>Fund</u>	<u>E</u> <u>Wednesday</u> <u>Coffee Fund</u>	<u>F</u> <u>Friendship</u> <u>Club</u>	<u>G</u> <u>Pastoral</u> <u>Cttee</u>	<u>H</u> <u>LIGHT</u> <u>Service</u>	<u>Totals</u>
Balance at 1/1/2017									
HSBC current account	£0	£0	£0	£0	£0	£0	£203	£558	£761
CBF deposit account	£20,330	£0	£0	£0	£0	£0	£0	£0	£20,330
Cash floats	£0	£191	£0	£20	£60	£430	£0	£0	£701
	<u>£20,330</u>	<u>£191</u>	<u>£0</u>	<u>£20</u>	<u>£60</u>	<u>£430</u>	<u>£203</u>	<u>£558</u>	<u>£21,792</u>
Donations	£813	£96	£0	£0	£0	£0	£20	£410	£1,339
Other Voluntary Receipts	£1,254	£0	£1,666	£363	£744	£1,179	£0	£0	£5,206
Interest received	£60	£0	£0	£0	£0	£0	£0	£0	£60
Expenses	£0	-£203	-£325	-£77	-£84	-£1,236	-£414	-£587	-£2,926
Transfers from/to unrestricted funds	£0	£0	-£1,341	-£256	-£651	-£50	£191	£0	-£2,107
Total movements in year	<u>£2,127</u>	<u>-£107</u>	<u>£0</u>	<u>£30</u>	<u>£9</u>	<u>-£107</u>	<u>-£203</u>	<u>-£177</u>	<u>£1,572</u>
Balance at 31/12/2017									
HSBC current account	£0	£0	£0	£0	£0	£0	£0	£381	£381
CBF deposit account	£22,457	£0	£0	£0	£0	£0	£0	£0	£22,457
Cash floats	£0	£84	£0	£50	£69	£323	£0	£0	£526
Total Restricted Funds	<u>£22,457</u>	<u>£84</u>	<u>£0</u>	<u>£50</u>	<u>£69</u>	<u>£323</u>	<u>£0</u>	<u>£381</u>	<u>£23,364</u>

Notes:

General: All Restricted Funds in St. Peter's are set out above. All the figures have been provided and confirmed by the designated organisers of the respective funds.

- A. Cornerstone Fund:** This Central Board of Finance account comprises various donations and fund-raising activities organised by the Fund-raising committee and others specifically for the "Cornerstone Project".
- B. Flower Fund:** Cash transactions only.
- C. Fund-raising committee:** Cash transactions only: various events organised, and donations made to Church funds and Cornerstone Fund.
- D. Sunday Coffee Fund:** Cash transactions only. Donations to Church funds less expenses.
- E. Wednesday Coffee Fund:** Cash transactions only. Donations received for refreshments and "Daphne's Cards". Subsequent donations made to church funds (£496) and "Hope for Tomorrow" (£155).
- F. Friendship Club:** Cash transactions only. Self-funded by members of the congregation for various social events. £50 donated to Church funds.
- G. Pastoral Committee:** Administered via HSBC current account. A restricted fund because of occasional specific donations received. Usually far exceeded by the fully justified expenses incurred.
- H. LIGHT service:** Administered via HSBC current account. A restricted fund transferred from Box PCC at end of 2016. Donations received fund the expenses incurred for transport for the disabled.

Independent Examiner's Report to the Trustees of St. Peter's Church, Chippenham, Parochial Church Council



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

Report to the trustees/ members of	ST PETER'S CHURCH, LORDS MEAD, CHIPPENHAM WILTSHIRE, SN14 0LL		
On accounts for the year ended	31 DECEMBER 2017	Charity no (if any)	1131473
Set out on pages	1-10 <small>(remember to include the page numbers of additional sheets)</small>		

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

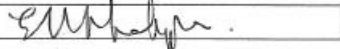
**Independent
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 21 March 2018

Name: EDWIN MARTIN HELPS

**Relevant professional
qualification(s) or body
(if any):**

CHARTERED INSTITUTE OF PUBLIC FINANCE AND
ACCOUNTANCY

Address: 3 PEW HILL, CHIPPENHAM, WILTSHIRE, SN15 1DH

2017 Annual Report of the Incumbent & Parochial

Church Council of St Peter's Church, Frogwell

Aim and purposes

St Peter's Parochial Church Council (PCC) and the Incumbent, Reverend Andrew Martin Gubbins, share the responsibility of promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical in the ecclesiastical parish of St Peter's, Frogwell. We are committed to enabling as many people as possible to 'journey together to share the Christian faith and the love of God with all'. We are committed to keep on moving 'in step with the Spirit' in our worship, activities and future plans. The PCC is also specifically responsible for the maintenance of St Peter's Church and Church Centre.

Objectives

Any person is welcome to worship at our church and to become part of the St Peter's community. Our site brings people together for Christian worship, education and fellowship from diverse cultures, spanning liberal, evangelical, sacramental and charismatic traditions or none.

Led by the incumbent, church wardens, and leadership team, the PCC maintain an overview of worship at St Peter's Church and adapt our services to better serve the wider community. Our services and worship put faith into practice through prayer and scripture, music, sacrament, preaching and interaction. We try to enable ordinary people to live out their faith as part of our Christian community through:

- Worship, prayer; and education in the gospel: discipleship for children, young people and adults;
- Effective partnerships with a C of E Academy, hirers, churches, charities & people of goodwill
- Pastoral care for people of church and parish.
- Mission and outreach work.
- Stewardship of St Peter's physical, financial & human resources, especially the Church Centre.

Achievements in 2017

- Planning permission, a faculty and a financial feasibility check for the Cornerstone Project.
- A year-long focus on '*The Prayer of our Lives*' - individually and collectively.
- Encouraging a Culture of Invitation to varied worship and an extensive calendar of events.
- Developing the ministry: of clergy, an assistant worship leader, lay teams for all-age worship, Kingfishers Messy Church, and the many supporting roles overleaf.
- Encouraging adult discipleship from 13 baptisms, pastoral contacts, and new worshippers, resulting in 3 adult confirmation candidates.
- Media coverage of a Palm Sunday walk of witness with Sheldon Rd Methodist Church
- Following the Diocesan Strategy ('Creating Connections')
- Sustaining children and youth provision even with small numbers
- Enlarging and equipping our safeguarding team.
- Positive partnerships with all hirers & users of Church & Centre (cleaning included).
- Marking the Global Prayer Initiative 'Thy Kingdom Come'(May), & Reformation500 (Nov)
- Continuing generosity from our congregations allied with closer management of funds.
- Launching St Peter's 50th Year in Frogwell focused on our future faithfulness to Christ.
- Increased fund-raising from Christian Aid Week; and good commitment to many charities.

Activities in 2017

Worship and prayer

In 2017, the PCC and Leadership Team sought to offer a range of services on a weekly, monthly and seasonal basis to inspire and encourage our community. For example, a service of Holy Communion with sermon and hymns on Wednesdays at 10am offers a welcome community for up to 50 people at a time; 8am Sunday Communion a said service for a further 10 people, and 9.30am Sundays more varied opportunities for worship with explicit provision for children & young people.

Anyone is welcome to attend any services. At present there are 144 parishioners on the Church Electoral Roll, 80% of whom are resident within the parish. However at a time when PCC aspirations were to grow the congregation, seeing average Sunday attendance decline to between 45-55 adults and 5-10 children/young people is a cause for concern. Weekly numbers of worshipping adults remain around 100, increasing again for festivals and special occasions such as Christingle, baptisms and harvest.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life. Through baptism we thank God for the gift of new life in the Christian faith. In weddings, public vows are exchanged with God's blessing. Through funeral services, friends and family express their grief and give thanks for a life which we commend to God.

We rejoice in keeping our church open to our community for private prayer and community use.

Ministry

To enhance the offer of St Peters in West Chippenham, our ministry at St Peter's is following the recommended diocesan priorities for 2016/2019 of foundational prayer, invitation, accessible services, faith courses and discipleship groups. This year we have been successful in nurturing ministry in: prayer, music, the arts, a children's holiday club (with other churches), and leadership: - lay and ordained. Worship and teaching links with the arts to enhance the impact on us of 'The Fruit of the Spirit', 'The Prayer of our Lives', our mission to be 'Salt and Light', and the latest initiative: Kingfishers Messy Church.

We acted on recommendations from the Diocesan Youth Officer, to increase support for children and youth leaders, change our resource materials and manage safeguarding more closely.

LIGHT (monthly worship with an ecumenical team for people with special needs) developed a Holy Communion service, and pastoral ministry for the funeral of one of its members, all at St Peter's Church.

Cornerstone Project

Mr Nigel Fuller writes: 'Having previously successfully obtained local authority and diocesan approval for Cornerstone in late/early 2016/17, the PCC agreed that two potential significant funding bodies should be approached to gauge their interest in future support for the project: the Heritage Lottery Fund; and Garfield Weston Foundation. This would guide the PCC on whether our plans had a reasonable likelihood of funding success, required adjustment or were unsustainable. To this end both organisations were sent comprehensive information packs setting out our journey to the present point.

The Heritage Lottery Fund, following a formal project enquiry process, advised that Cornerstone - as currently envisaged - was unaffordable within their resources. The maximum it would be prepared to grant, if we successfully applied, was £250,000.

The Garfield Weston Foundation would not comment on our proposals beyond saying that a formal application would have to be made for them to reach a decision. However, the maximum they could grant was £150K and then only if 50% of the total project funding had already been identified. (For Cornerstone this would mean achieving funding of £750K.)

These were both disappointing replies and neither provided grounds for a PCC recommendation to expend further scarce resources on the project as currently envisaged. Alternative options, which would still pose a significant challenge to our church community, are therefore under examination.

Partnerships and Centre Users

The Tom Metcalfe Centre (Mon-Wed) continues to provide day-care services for adults with special needs from the Church Hall. Lord's Mead Play-Group continues to thrive and has close links with St Peter's via festival celebrations in church, occasional collective worship and representation in committee.

Hirers include the Chippenham Male Voice Choir, CLOGs, a Bridge Club, WWT, a Carers Group, Ladies Guild, the Deanery & Diocese, as well as Guides, Brownies, Rangers, Trefoil Guild and exercise groups.

Mission and pastoral initiatives include: all-age coffee mornings, parents & toddlers, 'Oasis' (supporting people living with bereavement), many events of a thriving Social Group, and our community fetes.

Distinctively Christian community service continues through foundation trustees on the Local Board of St Peter's Academy, whilst the Priest in charge serves as a director of its parent organisation DBAT. Members of the ministry team offered collective worship fortnightly to the Academy and occasionally to other primary schools in and beyond the parish.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. The lay pastoral team in partnership with clergy responds to the sick, and to requests from other church members who wish to receive home communion or other significant forms of support. Ferfoot NH welcome our monthly Songs of Praise. We have also learnt much in supporting those who wrestle with serious illness.

Key groups facilitate excellent pastoral support: particularly St Peter's Pastoral Team, but also Friendship Lunch, Oasis, Ladies Guild, men's activity over meals, coffee and walking; study groups and the choir.

Prior to the APCM this year we have sadly marked the passing of Paul Trickey, Derek Bishop, Phyllis Wallen, Rosemary Powell, Elaine Fuller, Jean Pedley, Megan Doyle, and Betty Wilsher.

Mission

Helping those in need is a demonstration of our faith. We support the following charities: SAT-7, Leprosy Mission, Christian Aid, Children's Society, Send-a-Cow, Doorway, Food Bank, Street Pastors, Sightsavers, Samaritan's Purse (Shoebbox Campaign) & Embrace the Middle East and Wiltshire Historic Churches Trust.

Ecumenical Relationships

The church is a member of Chippenham Churches Together, participating in shared worship for the Week of Prayer for Christian Unity, Palm Sunday and Good Friday Walks of Witness.

Volunteers

It would be invidious to highlight particular individuals, but we would like to thank all the volunteers who have worked so hard to make our church the lively and vibrant community it is, in various groups, and as generous individuals who keep church running smoothly, as administrators, rota members, cleaners, flower-ladies, sacristy/servers, PA, welcomers, music & arts, treasury, and no doubt many other unnamed contributions.

Charitable Status

The PCC takes note of the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion in setting the framework of its public accountability, and in particular this annual report.

Financial Review In 2017 our income remained at the previous year's level, whilst our expenditure increased by 5%. Clearly this is not a sustainable situation in the coming year, and measures will have to be taken to arrest the increasing deficit.

Income: Despite this gloomy prognosis, there have been encouraging features, most notably the increase in Voluntary Giving of 5% over last year. We greatly benefitted from the generous bequests in memory of Barbara Tinson and Phyllis Wallen. Although there was, a decline in fund-raising activities for Cornerstone and for most of the restricted funds, income from Summer and Autumn fetes both held up.

Despite our own financial concerns, we have continued to support numerous charities through our own collections, and those at funeral services. Again, there was a reduction in overall income for these causes. Several factors combined to produce broadly the same income as last year from trading activities. The comparison of year-on-year income from trading activities, most notably hall and room letting income, was affected by erratic debiting patterns at the end of 2015 falsely boosting the TMC 2016 receipts.

Expenditure: Overall expenditure increased by 5%. By far the largest part is our annual Parish Share contribution of £64,800. This was paid monthly without fail by standing order, showing our commitment to the Diocese. This was a challenge at the end of the year, necessitating a short-term subsidy from the Fabric Fund which was repaid immediately. It is anticipated that this short-term cash-flow problem will be a feature of 2018 unless expenditure can be contained (or income grow !).

Other expenditure showed some alarming increases, most notably repairs and maintenance, cleaning costs, gas, etc. A full review of all heads of expenditure is underway in 2018.

Fabric Fund: The balance in this "Unrestricted Designated Fund" reduced by £3,227 in 2017. This was through transfers out of £5,619 for repairs and maintenance and £1,342 for Cornerstone fees (total £6,961), offset by income of £1,000 (bequest), £1,000 (WHCT grant for spire) and £1,734 (5% transfer of Hall/Room letting fees).

Net Assets: It is important to highlight the significant proportion (59%) of our net assets of £39,696 which are in "Restricted Funds" (notably Cornerstone and LIGHT service) which can only be used for their designated purpose.

Reserves Policy St. Peter's Fabric Fund has been designated by the PCC as monies to be used towards the fabric of the church. The current policy commits the PCC to placing into the fund 5% of all annual letting income. This will then be supplemented by a further review towards the end of the financial year to determine whether sufficient additional surplus generated on unrestricted funds can be transferred as a top up payment to the Fabric Fund.)

Conclusion: A difficult year, with income and expenditure always precariously balanced. We must strive to increase income and contain expenditure wherever practical and possible in 2018 and beyond. I must acknowledge the huge contribution of Ivan Hurcum and Chris Gough to the Finance Team, especially Ivan for weekly banking and in his role as Freewill Offering Secretary in compilation of our all-important Gift-Aid reclaim from HMRC.

(David Turnbull, Treasurer)

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At St Peter's the membership of the PCC consists of the clergy, churchwardens, any licensed lay minister, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All the baptised who attend services at St Peter's are encouraged to register on our Electoral Roll and are welcome to stand for election to the PCC.

PCC members are responsible for making decisions on all matters of general concern and importance to the church and parish. New members receive initial briefing and support as to the workings of the PCC.

Officers of the PCC include 2 church wardens, treasurer, and parish secretary and they are ably assisted by other members of a Leadership Team, that in addition to clergy, can consist of any assistant wardens or other nominees of the PCC each year..

Given its wide responsibilities, the PCC has various ways of dealing with particular aspects of parish life. Groups address worship, safeguarding, Cornerstone, communications, finance, premises, outreach, children and youth, and pastoral issues, all responsible to the PCC and reporting back to it as necessary.

Links

Clergy participate in Diocesan and Deanery life as well as Chippenham Churches Together. The Priest in charge and a PCC member provide the PCC's link as Foundation Governors for St Peter's C of E Academy. Members of PCC have been involved with trustee meetings of the Lords Mead Play Group.

Deanery Synod

Up to three representatives sit on the Deanery Synod, one other on the Deanery Leadership Team. This provides the PCC with an important link between the parish and the wider structures of the church where the focus has been on mission, especially 3 diocesan priorities: discipleship, leadership and young people.

Administrative Information

PCC members who served at any time from 1 January 2017 until the date this report was approved:

Ex-Officio members:	
Priest in charge:	Reverend Andrew Gubbins (Chairperson)
Assistant Curate:	Reverend Lynne Godfrey
Church wardens:	Mrs. Caroline Masters Mr Robin Wildblood (to May 2017) Mr Chris Gough (from May 2017, Vice Chair)
Deanery Synod representatives:	Mr Paul Godwin Mr Robin Wildblood (from May 2017) Mr Terence Bate (to April 2017)
Elected members:	Mrs Vivienne Fuller Mr. Chris Gough (to May 2017, Vice Chair) Mrs. Jane Brown Mrs Daphne Brindle Mr David Turnbull Mr. Ivan Hurcum Mrs Judith Griffiths Ms Sharon Hawker-Baddeley Ms Emma Sutcliffe (to April 2017) Ms Sue Tingey (From April to August 2017)
Co-opted Member:	Mrs Beverley Webb (from June 2017)