

ALL SAINTS EPISCOPAL CHURCH, LOCKERBIE

Annual Report and Accounts for the year ended 30 September 2021

1. Administrative Information:

Principal Address All Saints Episcopal Church, 3 Ashgrove Terrace, Lockerbie DG11 2BQ.

Website www.lockerbieanglican.org

**Charity Trustees
(Vestry Members)**

Rev'd Dr Paul Singh J R, Rector
David Rose, People's Warden and Lay Representative
Ian Stewart, Rector's Warden and Hon Treasurer
Margaret Buchanan
Elizabeth McDonnell Hon Secretary
Lynne Prhal
Malcolm Bell Macdonald
Donna Wilson
Paul Tofield
Donna Millar

**Officer for the Protection of Children
And Vulnerable Adults** Pauline Rose

Bankers The Co-operative Bank PLC, PO Box 101, 1 Balloon Street, Manchester M60 4EP

Solicitors McJerrrow & Stevenson, 55 High Street, Lockerbie DG11 2JH

Independent Examiner Karen Rae, FCCA, Armstrong Watson Audit Limited, 51 Rae Street, Dumfries DG1 1JD.

2. Annual report of the Members of the Vestry**Introduction**

The Vestry is pleased to present the annual accounts of All Saints for the year to 30 September 2021.

We are a small, friendly congregation whose objective is to advance the mission of the Christian Church in Lockerbie and the surrounding district through worship, service and fellowship. We aim to do this through supporting existing church members, welcoming new members and visitors, working closely with our sister Church, St John the Evangelist in Moffat, and in cooperation with the Galloway Region, the Diocese, and where the opportunity arises, with the members of other denominations in our area.

The Church is fully accessible and has disabled toilet facilities, a hearing loop system, a sound system and have recently installed a 65" television screen.

This annual report and accounts present a summary of our financial activities during the year and give an overview of the general activities which have taken place in the life of the Church in the past year.

Activities and Achievements

The Church, having been closed due to the Covid-19 pandemic since 15 March 2020, was eventually reopened on Sunday 15 November but was required to close again in early January 2021. The Church reopened for the second time on 28 March and has remained open for Sunday services since then but has not been available for any fundraising or other events. Legal restrictions have had to be observed for those attending services such as wearing a mask, sanitising hands and observing social distancing.

The Rector continued to provide a recorded online service for those unable or unwilling to attend Church in person and this is viewed by many people throughout the world each week. The Rector has also continued with regular visits to the homes of members and has ensured that pastoral support is available as and when required. We are grateful for the regular support which the Rector receives from Rev'd Nick Mark, Rev'd John Stevenson, Dr David Hickson and Rev'd David Maylor.

Vestry meetings have continued on a regular basis but for much of the year these were held virtually using Zoom..

At Christmas 2020, in order to bring some cheer to the local community and remind everyone that All Saints is still here, an illuminated nativity scene was constructed in the Church grounds and a temporary floodlighting system for the Church was provided. This was well received so a more permanent electrical connection is to be installed to enable this to be repeated in future years.

In spite of the Covid restrictions we managed to complete most of the outstanding work on the fabric of the Rectory. This included external painting, fitting a new shower tray and other plumbing repairs, repairing the faulty drainage gully in the drive, installing a new consumer unit and replacing the extractor fan in the kitchen.

Towards the end of the financial year we were awarded a grant of £4,000 from the Provincial Recovery & Renewal Fund and will be discussing how to utilise this to further develop our Church technology.

When the pandemic struck India hard the local health service was in crisis trying to care for the large population and buy sufficient vaccines so we made a special appeal to the congregation and with the help of a donation from St John's Moffat we were able to send £1,125 to the Christian Medical College Vellore. We also donated £150 each to the Salvation Army for their work in Lockerbie and the DEC coronavirus appeal.

Financial Performance

In view of our commitment to share the cost of full time ministry with St John's Moffat we expect to have to draw on some of our reserves each year. However we finished the year with a surplus of £2,908. This excellent result was due to:

- A legacy of £4,000 from the estate of the late Sheila Alderson
- A grant of £487 from the Diocese being 20% of Quota together with a further 20% reduction in our quota assessment
- Outstanding efforts made by the congregation to keep their donations up to date coupled with some special donations to meet specific items of expenditure.

The Vestry expresses its extreme gratitude to all who have made this result possible.

Reserves

Our reserves are all unrestricted. After a fall in the value of our investments the previous year the stock market made a remarkable recovery and, coupled with the above mentioned surplus, our reserves increased during the year from £127,464 to £157,704. We depend very much on the annual return on investments to meet our annual commitments so the Vestry strives to avoid any significant depletion of our reserves.

Structure, Governance and Management

All Saints' is an unincorporated association, governed by a constitution which was last amended in 2004. As a member congregation of the United Diocese of Glasgow & Galloway in the Scottish Episcopal Church, it is also governed by Canon Law of the Scottish Episcopal Church. The management team of the Church is known as the Vestry. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the Church.

Apart from the Rector and the Rector's Warden the other Vestry members are elected by the congregation in annual meeting. The Lay Representative and the People's Warden are elected annually whilst at least two of the ordinary Vestry members must retire annually but are eligible for re-election..

New Vestry members are given guidance outlining their role and responsibilities according to their individual needs. The treasurer regularly updates other members of the Vestry on relevant changes in legislation and best practice relating to charities.

Vestry Responsibilities

The Vestry are responsible for managing and safeguarding the assets of the Church and assisting the Rector in matters affecting the spiritual welfare of the congregation. They are also responsible for keeping proper accounting records and ensuring that the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended. The Vestry regularly considers the risks faced by All Saints' and ensures that appropriate risk management procedures are in place to mitigate those risks.

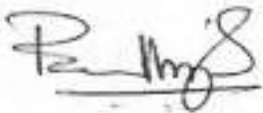
Relationship with Diocese and Province

All Saints' is supported by the Diocese and the Province through the pastoral oversight of the Bishop and central support functions provided at Diocesan level. The Church is represented at Diocesan level by the Rector and the Lay Representative. As a member of the Scottish Episcopal Church All Saints' has an obligation to contribute to the costs of the Diocese and the Province through payment of an annual quota. This amount is based on the relative level of our income in comparison with other Churches in the Diocese and the Province.

Conclusion

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of All Saints' as a centre of worship and an important part of the Christian life of the Lockerbie District. The Vestry look forward to working with the Rector in order to grow the congregation and make All Saints' a happy place to which people will want to come.

On behalf of the Trustees



Rector on behalf of the Vestry. 12 October 2021.

Accountant

12 October 2021

Address of independent examiner: Armstrong Watson, Chartered Accountants, 22 Bee Street, Dumfries DG1 1JQ

3. Independent Examiner's Report to the Trustees of All Saints Episcopal Church, Lockerbie

I report on the accounts of the charity for the year ended 30th September 2021 as set out on pages 5 to 7.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report.

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks 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 I do not express an audit opinion on the view given by the accounts.

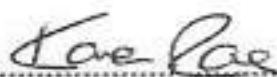
Independent examiner's statement.

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



..... Karen Rae FCCA.

18 October 2021.

Address of Independent Examiner: Armstrong Watson, Chartered Accountants,
51 Rae Street, Dumfries DG1 1JD.

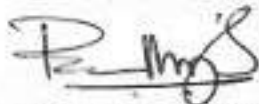
4. Receipts and Payments Account for the year ended 30 September 2021

	Notes	2021 £	2020 £
Receipts			
Donations	2	16,373	14,359
Legacy		4,000	0
Fundraising	3	1,140	3,077
Investments	4	4,972	5,626
Grants		487	0
Sundry		1,569	0
Total Receipts		28,541	23,062
Payments			
Payments relating to Charitable Activities	5	24,997	27,215
Expenses of fundraising activities		-	0
Grants and donations	6	300	300
Governance costs		336	324
Total Payments		25,633	27,839
Surplus/ deficit(-) for the year		2,908	-4,777

5. Statement of balances as at 30 September 2021

	2021 £	2020 £
Cash at Bank		
Balance at beginning of year	22,860	27,637
Surplus/(deficit)for year	2,908	-4,777
Total cash funds at end of year	25,768	22,860
Comprising		
Royal Bank of Scotland	-	6,234
Co-operative Bank	8,354	0
Cambridge & Counties Bank	7,414	6,626
Virgin Money	10,000	10,000
	25,768	22,860
Investments		
Market Value at beginning of year	104,604	117,263
Unrealised gain/(loss) in year	27,332	-12,659
Market value at end of year	131,936	104,604
2,800 Merchants Trust	15,064	9,600
4,580 M&G Charifund Income Units	70,417	55,131
1,507 SEC Unit Trust Pool	46,455	39,873
Market Value at end of Year	131,936	104,604
General Fund Balance		
At beginning of year	127,464	144,900
Cash surplus/deficit for year	2,908	-4,777
Movements in investments	27,332	-12,659
	157,704	127,464
Other Assets and Liabilities - for information only		
Assets		
Debtor - estimated tax back on Gift Aid	1,600	1,500
Liabilities	0	0

On behalf of the Trustees



Rector 12 October 2021

2021
£

5. Notes to the Accounts

1. Accounting Policies

Basis of preparation

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all moneys received and paid via the bank and in cash during the financial year, along with a statement of balances. No adjustments have been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end. Except for investments fixed assets are not capitalised.

Restricted Funds

All funds are unrestricted.

Joint Costs

All Saints' Lockerbie and St John's Moffat formed a new joint charge and appointed a full time Rector with effect from 9 August 2019. In the first instance ministry costs are shared 40% to Lockerbie and 60% to Moffat and this will be regularly reviewed taking account of the relative income and capital of each charge.

Buildings

Neither the Church nor the rectory is included in the statement of balances. The Vestry believe that it is not possible to place an accurate market value on the Church. Insurance value for the Rectory is £359,146. For the Church there is a loss limit of £5.8 million but the valuation determined by the surveyor in 2019 was £2,610,000 for building and contents.

Special collections

During the year the following special collections were made:

India Covid Appeal (incl Gift Aid Tax)
Bishop's Lent Appeal (some members sent donations direct in aid of Aberlour Child Care Trust)

2. Donations

FWO envelopes
Open Plate
Banker's orders
White Gift Aid envelopes
Tax recovered on Gift Aid
Donations
Weddings, baptisms and funerals

	2021 £	2020 £
India Covid Appeal (incl Gift Aid Tax)	1125	0
Bishop's Lent Appeal (some members sent donations direct in aid of Aberlour Child Care Trust)	0	285
	4,100	6,459
	898	803
	6,230	2,325
	10	15
	3,388	3,210
	1,647	1,447
	100	100
	16,373	14,359

3. Fundraising

	2021	2020
	£	£
Gift Day 2019	0	350
Gift Day 2020	0	2,200
Gift Day 2021	1,140	0
Coffee Morning	0	510
Sundry		17
	<u>1,140</u>	<u>3077</u>

4. Investments

	2021	2020
	£	£
Bank interest	170	341
Dividends	4802	5,285
	<u>4972</u>	<u>5,626</u>

5. Payments relating to Charitable Activities

	2021	2020
	£	£
Share of Ministry costs	18,020	18,370
Provincial & Diocesan Quota	2,045	2,429
Insurance	1,030	997
Electricity	690	1,691
Church property maintenance	723	1,990
Quinquennial Survey	-	0
Cleaner	490	0
Church supplies	27	317
Printing, stationery and advertising	178	61
Purchase of camera, laptop, etc	1,794	0
Presentations	-	0
Purchase of 65" TV set and stand	-	1,247
Sundry	-	113
	<u>24,997</u>	<u>27,215</u>

6. Grants and Donations

	2021	2020
	£	£
Food Train	0	150
Salvation Army Lockerbie	150	150
DEC Covid Appeal	150	0

7. Remuneration and Expenses paid to Vestry Members

None of the Vestry members received any remuneration or expenses relating to their position as Vestry members. However the Rector received stipend from the Joint Charge in accordance with the SEC approved rate. The amount of stipend for the year together with the amount of travel expenses can be found in the appendix. As is customary the Rector also occupies the Rectory on a rent free basis. The Council tax on the Rectory is also met by the Group.

SCOTTISH EPISCOPAL CHURCH - DIOCESE OF GLASGOW & GALLOWAY

Linked Charge of All Saints' Lockerbie and St John the Evangelist Moffat

Ministry Account for the Year Ended 30 September 2021

	Actual 2020	Budget 2021 £	Actual 2021 £
Payments			
Stipend (includes child allowance £950)	27,768	28,170	27,950
Pension 32.2%	8,651	8,781	8,694
Travel	779	2,700	2,161
Council Tax	3,243	3,370	3,154
Telephone	779	650	626
Locums	345	600	0
Rectory Insurance	482	500	498
Rectory maintenance	336	2,500	3,468
Stationery, postages, etc	54	100	83
Purchase of garden shed	700	0	0
	43,137	47,371	46,634
Receipts			
Contribution from St John's	27,374	27,024	27,024
Contribution from All Saints'	18,370	18,020	18,020
Child Allowance from Province	900	900	950
	46,644	45,044	45,994
Surplu/Deficit(-) for year	3,507	-2,327	-640
Surplus brought forward	4,548	8,055	8,055
Surplus carried forward to 2021/22	8,055	5,728	7,415