

**ALL SAINTS EPISCOPAL CHURCH, LOCKERBIE****Annual Report and Accounts for the year ended 30 September 2022****1. Administrative Information:**

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

**Website** [www.lockerbieanglican.org](http://www.lockerbieanglican.org)

**Charity Trustees**  
**(Vestry Members)**

Rev'd Dr Paul Singh J R, Rector  
 Rev'd Nick Mark (from 21 November 2021)  
 Ian Stewart, Rector's Warden and Hon Treasurer  
 David Rose  
 Margaret Buchanan (until 21 November 2021)  
 Elizabeth McDonnell Hon Secretary  
 Lynne Prhal  
 Malcolm Bell Macdonald People's Warden  
 Donna Wilson  
 Paul Tofield Lay Representative  
 Christian Taylor (from 21 November 2021)  
 Donna Millar (until 21 November 2021)

**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 2022.

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 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 remained open for Sunday services during the whole of the year. Some Covid restrictions remained in place but these have gradually been reducing. Vestry meetings were held face to face in the Church but other activities such as social and fundraising events did not start. The Rector has continued with a weekly online service for those unable to come to Church and has regularly visited the housebound and those wishing home communions.

During the year we replaced seven 400 watt lamps with 17.5 watt LEDs in order to reduce our energy costs. We also installed an external weatherproof double electric socket for use with our Christmas display and two LED floodlights to the footpath. Broken cast iron guttering was repaired and choked downpipes were cleared. In the Rectory we installed mains powered smoke and heat alarms in accordance with new legislation. Work currently outstanding is pointing repairs to the external sandstone and installation of camera equipment to allow live streaming.

We again set up an illuminated nativity scene and floodlit the Church during the Christmas season. In view of the conflict in Ukraine we had a special service on Pentecost Sunday when several Ukrainian refugees joined us and we were entertained by the beautiful singing of two young Ukrainian sisters. A collection for Ukraine was taken and this was topped up to £1,000 by donations received by Malcolm Bell Macdonald at his Jubilee Beacon event and by a donation from Church funds.

Bishop Kevin paid his first visit to All Saints in December when two candidates were confirmed, followed by a very happy social event including some excellent Indian home cooking.

Following the sudden death of Pat Clark, one of our much loved organists, her husband, Peter, offered to donate their Viscount organ to the Church as this is much younger than our current organ. We hope to find a new home for the current organ following which the changeover will take place.

Two joint meetings have been held of the Vestry members of our two linked charges when matters of mutual interest were discussed. One joint Sunday service was held at Moffat followed by an eco walk and another similar event is planned at Lockerbie. The two Vestries agreed to share the cost of renewing the Visas for the Rector and his family and it is expected that at the next expiry, permanent leave to stay will be granted.

### ***Financial Performance***

Receipts during the year exceeded payments by £6,596. However this is a slightly misleading picture as the underlying situation is that we have to draw on reserves in order to meet normal recurring expenditure. The surplus was achieved due to £10k from an extraordinary anonymous donation of £50k being withheld to meet known liabilities to be met in the succeeding financial year together with a Diocesan grant of £4k received towards a project which has not yet been carried out. The remaining £40k from the donation was invested in order to increase our income from dividends in future years. Arising from that increase in our reserves our contribution to the Ministry Account was increased from 40% to 45%.

### ***Reserves***

Our reserves total six times our annual turnover which might normally be considered as excessive. However we were only able to appoint a full time Rector due to the existence of this reserve and we expect to have to draw on the reserve on an annual basis so the Vestry is anxious curtail the annual deficit as much as possible otherwise the significant contribution from dividends will rapidly reduce, this adding to the already significant financial challenges.

### ***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.

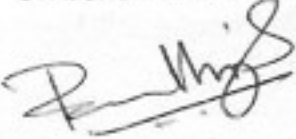
### **Relationship with Diocese and Province**

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. 20 October 2022.

Karen Rae FCA

21 October 2022

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

### 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 30<sup>th</sup> September 2022 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.

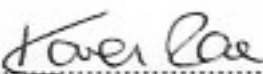
#### Independent examiner's statement.

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.

21 October 2022.

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 2022

	Notes	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
<b>Receipts</b>					
Donations	2	64,092	701	64,793	16,373
Legacy		0	0	0	4,000
Fundraising	3	1,137	0	1,137	1,140
Investments	4	7,091	0	7,091	4,972
Grants		0	4,000	4,000	487
Sundry		120	0	120	1,569
<b>Total Receipts</b>		<b>72,440</b>	<b>4,701</b>	<b>77,141</b>	<b>28,541</b>

#### Payments

Payments relating to Charitable Activities	5	30,197	0	30,197	24,997
Grants and donations	6	0	0	0	300
Governance costs		348	0	348	336
Purchase of Investment		40,000	0	40,000	
<b>Total Payments</b>		<b>70,545</b>	<b>-</b>	<b>70,545</b>	<b>25,633</b>
<b>Surplus/ deficit(-) for the year</b>		<b>1,895</b>	<b>4,701</b>	<b>6,596</b>	<b>2,908</b>

#### 5. Statement of balances as at 30 September 2022

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
<b>Cash at Bank</b>				
Balance at beginning of year	25,768	0	25,768	22,860
Surplus/(deficit) for year	1,895	4,701	6,596	2,908
<b>Total cash funds at end of year</b>	<b>27,663</b>	<b>4,701</b>	<b>32,364</b>	<b>25,768</b>
<b>Comprising</b>				
Co-operative Bank	4,526	0	4,526	8,354
Cambridge & Counties Bank	10,838	0	10,838	7,414
Virgin Money	12,299	4,701	17,000	10,000
	<b>27,663</b>	<b>4,701</b>	<b>32,364</b>	<b>25,768</b>
<b>Investments</b>				
Market Value at beginning of year	131,936	0	131,936	104,604
Purchase of Investment	40,000	0	40,000	0
Unrealised gain/(loss) in year	-21,311	0	-21,311	27,332
<b>Market value at end of year</b>	<b>150,625</b>	<b>0</b>	<b>150,625</b>	<b>131,936</b>
9,952 Merchants Trust	49,959	0	49,959	15,064
4,580 M&G Charifund Income Units	62,833	0	62,833	70,417
1,507 SEC Unit Trust Pool	37,833	0	37,833	46,455
<b>Market Value at end of Year</b>	<b>150,625</b>	<b>0</b>	<b>150,625</b>	<b>131,936</b>
<b>General Fund Balance</b>				
At beginning of year	157,704	0	157,704	127,464
Cash surplus/deficit for year	1,895	4,701	6,596	2,908
Movements in investments	18,689	0	18,689	27,332
	<b>178,288</b>	<b>4,701</b>	<b>182,989</b>	<b>157,704</b>
<b>Other Assets and Liabilities - for information only</b>				
Assets				
Debtor - estimated tax back on Gift Aid			1,500	1,600
Liabilities			0	0

On behalf of the Trustees

Rev,d Dr Paul Singh JR 20 October 2022



## 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

Donations in aid of Ukrainian refugees (£701) and a Provincial Grant towards installation of streaming equipment (£4,000) are restricted. All other 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 were shared 40% to Lockerbie and 60% to Moffat. This is regularly reviewed on the basis of the income and capital and following such a review the percentage shares were adjusted to 45% and 55% wef 1 January 2022.

#### 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:

	2022	2021
	£	£
India Covid Appeal (incl Gift Aid Tax)	0	1,125
Bishop's Lent Appeal	346	0
Stroke Association (Collected at the funeral of the late Ann Fairn)	365	0
<b>2. Donations</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
FWO envelopes	3,303	4,100
Open Plate	1,294	898
Banker's orders	6,340	6,230
White Gift Aid envelopes	0	10
Tax recovered on Gift Aid	3,005	3,388
Donations	50,050	1,647
Weddings, baptisms and funerals	100	100
	<b>64,092</b>	<b>16,373</b>

## SCOTTISH EPISCOPAL CHURCH - DIOCESE OF GLASGOW &amp; GALLOWAY

**3. Fundraising**

			2022	2021
			£	£
Gift Day			1,110	1,140
Coffee Morning			0	0
Sundry			27	0
			<u>1,137</u>	<u>1140</u>

**4. Investments**

			2022	2021
			£	£
Bank interest			205	170
Dividends			6,886	4,802
			<u>7091</u>	<u>4,972</u>

**5. Payments relating to Charitable Activities**

			2022	2021
			£	£
Share of Ministry costs			22,455	18,020
Provincial & Diocesan Quota			2,386	2,045
Insurance			1,058	1,030
Electricity			959	690
Church property maintenance			2,180	723
Quinquennial Survey			0	0
Cleaner			528	490
Church supplies			262	27
Printing, stationery and advertising			81	178
Purchase of camera, laptop, etc			0	1,794
Presentations			18	0
Equipment			96	0
Sundry			174	0
			<u>30,197</u>	<u>24,997</u>

**6. Grants and Donations**

			2022	2021
			£	£
Salvation Army Lockerbie			0	150
DEC Covid Appeal			0	150

**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.