

ALL SAINTS EPISCOPAL CHURCH, LOCKERBIE

Annual Report and Accounts for the year ended 30 September 2023

1. Administrative Information:

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

Website www.lockerbieanglican.org

Charity Trustees Rev'd Dr Paul Singh J R, Rector
(Vestry Members) Rev'd Nick Mark
 Ian Stewart, Rector's Warden and Hon Treasurer
 David Rose
 Elizabeth McDonnell Hon Secretary
 Lynne Prhal
 Malcolm Bell Macdonald People's Warden
 Donna Wilson
 Paul Tofield Lay Representative and Property Convener
 Christian Taylor

Officer for the Protection of Children

And Vulnerable Adults Lynne Prhal

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

Solicitors McLerrow & 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 2023.

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, a 65" television screen and equipment for screening services live.

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 been gradually phased out. Vestry meetings were held face to face in the Church and other activities such as social and fundraising events were able to take place. 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.

We had a further confirmation service in October when again two candidates were confirmed by Bishop Kevin. We also held an Ecumenical Pentecost Service with a speaker on the activities of MAF.

We again set up an illuminated nativity scene and floodlit the Church over the Christmas season. We had a special service on 28 May for the Kirkin' of the Cornet.

Our programme of fundraising/social activities included two coffee mornings, a Craft Fayre, a Christmas Drinks party at Rammerscales, an art exhibition, a Ukrainian Christmas Concert and an Indian Curry Cooking Session. A very successful barbecue was held after the service on 27 August. Our Annual Gift Day took place on 2 September.

One of our members donated a dehumidifier which is kept running in the Church to help to protect the building, the organ and all our equipment.

The installation of equipment to allow live streaming of services was completed and is well received each Sunday. The outstanding repairs to the external pointing was also completed.

Two joint meetings were held with the vestry of St John's Moffat when items of mutual interest and planning of events were discussed.

One of our most rewarding projects was helping Maryna to furnish her new flat and prepare it for occupation. Grateful thanks to all members who assisted with this. We look forward to Maryna's son being able to join her from Ukraine.

Financial Performance

Payments during the year exceeded receipts by £10,946. However payments included the exceptional item of completing the purchase and installation of streaming equipment. The deficit was limited by the receipt of a legacy and continued generous support from our members. We continue to run a deficit budget, almost £8k in the coming year, and although we have significant reserves future deficits are likely to increase as these reserves are run down.

Reserves

Due to the value of our investments increasing during the year our general fund balance remained almost unchanged at just over £180k. This puts us in a strong position in the short to medium term and the Vestry will endeavour to slow the rate at which our reserves are being consumed.

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.

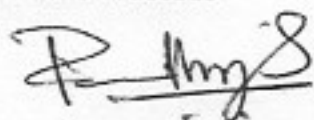
Relationship with Diocese and Province

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

A handwritten signature in black ink, appearing to read 'R. [unclear]', written over a horizontal line.

Rector on behalf of the Vestry. 9 October 2023.

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 2023 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.

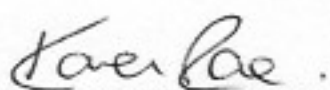
Independent examiner's statement.

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.

20 October 2023.

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 2023

	Notes	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Receipts					
Donations	2	15,362	-	15,362	64,793
Legacy		3,821	0	3,821	0
Fundraising	3	3,738	0	3,738	1,137
Investments	4	8,402	0	8,402	7,091
Grants		316	0	316	4,000
Sundry		0	0	0	120
Total Receipts		31,639	0	31,639	77,141
Payments					
Payments relating to Charitable Activities	5	37,560	4,000	41,560	30,197
Grants and donations	6	0	647	647	0
Governance costs		378	0	378	348
Purchase of Investment		0	0	0	40,000
Total Payments		37,938	4,647	42,585	70,545
Surplus/ deficit(-) for the year		-6,299	- 4,647	-10,946	6,596

5. Statement of balances as at 30 September 2023

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Cash at Bank				
Balance at beginning of year	27,663	4,701	32,364	25,768
Surplus/(deficit)for year	-6,299	- 4,647	-10,946	6,596
Total cash funds at end of year	21,364	54	21,418	32,364
Comprising				
Co-operative Bank	4,193	0	4,193	4,526
Cambridge & Counties Bank	11,225	0	11,225	10,838
Virgin Money	5,946	54	6,000	17,000
	21,364	54	21,418	32,364
Investments				
Market Value at beginning of year	150,625	0	150,625	131,936
Purchase of Investment	0	0	0	40,000
Unrealised gain/(loss) in year	8,451	0	8,451	-21,311
Market value at end of year	159,076	0	159,076	150,625
9,952 Merchants Trust	53,641	0	53,641	49,959
4,580 M&G Charifund Income Units	65,541	0	65,541	62,833
1,507 SEC Unit Trust Pool	39,894	0	39,894	37,833
Market Value at end of Year	159,076	0	159,076	150,625
General Fund Balance				
At beginning of year	178,288	4,701	182,989	157,704
Cash surplus/deficit for year	-6,299	- 4,647	-10,946	6,596
Movements in investments	8,451	0	8,451	18,689
	180,440	54	180,494	182,989
Other Assets and Liabilities - for information only				
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 9 October 2023

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 remaining funds are unrestricted with the exception of the small balance of £54 remaining from donations received last year for Ukrainian refugees.

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. All ministry costs are detailed in the appendix and are currently shared on the basis of 55% from St John's and 45% from All Saints'.

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 £436,511. For the Church there is a loss limit of £6.65 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:

	2023	2022
	£	£
Bishop's Lent Appeal	120	346
2. Donations	2023	2022
	£	£
FWO envelopes	2,055	3,303
Open Plate	1,989	1294
Banker's orders	6,665	6,340
White Gift Aid envelopes	0	0
Tax recovered on Gift Aid	3,088	3,005
Donations	1,415	50,050
Weddings, baptisms and funerals	150	100
	15,362	64,092

3. Fundraising

	2023 £	2022 £
Gift Day	1,095	1,110
Coffee Mornings	974	0
Rammerscales Christmas Drinks Party	824	0
Ukrainian Concert	88	0
Easter Craft Fayre	364	0
Christmas 2023 Craft Fayre	170	0
Art Exhibition	110	0
Indian Cookery Demonstration	111	0
Sundry	2	27
	3,738	1,137

4. Investments

	2023 £	2022 £
Bank interest	546	205
Dividends	7,855	6,886
	8401	7,091

5. Payments relating to Charitable Activities

	2023 £	2022 £
Share of Ministry costs	20,654	22,455
Provincial & Diocesan Quota	2,121	2,386
Insurance	1,164	1,058
Electricity	2,139	959
Church property maintenance	3,174	2,180
Quinquennial Survey	0	0
Organist	1,100	0
Cleaner	560	528
Church supplies	361	262
Printing, stationery and advertising	46	81
Removal of organs	204	0
Presentations	215	18
Equipment	9,426	96
Catering	368	0
Sundry	28	174
	41,560	30,197

6. Grants and Donations

	2023 £	2022 £
Preparation of rented house for Ukrainian refugee	647	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 2023

	Actual 2022	Budget 2023 £	Actual 2023 £
Payments			
Stipend (includes child allowance £1,100)	28,405	30,835	30,935
Pension 32.2%	8,824	9,607	9,607
Travel	3,191	3,200	3,028
Council Tax	3,210	3,325	3,355
Telephone	696	650	646
Locums	0	0	90
Rectory Insurance	548	560	598
Rectory maintenance	1,034	600	249
Stationery, postages, etc	123	200	284
Visas	8,307	0	0
Washing Machine	379	0	0
	54,717	48,977	48,792
Receipts			
Contribution from St John's	28,026	26,387	25,244
Contribution from All Saints'	22,455	21,590	20,654
Child Allowance from Province	1000	1,000	1,100
Diocesan Grant	0	0	1,900
	51,481	48,977	48,898
Surplus/Deficit(-) for year	-3,236	0	106
Surplus brought forward	7,415	4,179	4,179
Surplus carried forward	4,179	4,179	4,285