

## ALL SAINTS EPISCOPAL CHURCH, LOCKERBIE

## Annual Report and Accounts for the year ended 30 September 2024

## 1. Administrative Information:

<b>Principal Address</b>	All Saints Episcopal Church, 3 Ashgrove Terrace, Lockerbie DG11 2BQ.
<b>Website</b>	<a href="http://www.lockerbieanglican.org">www.lockerbieanglican.org</a>
<b>Charity Trustees (Vestry Members)</b>	Rev'd Dr Paul Singh J R, Rector (until 30 June 2024) Rev'd Nick Mark Ian Stewart, Rector's Warden and Hon Treasurer David Rose (until 19 November 2023) Elizabeth McDonnell Hon Secretary Lynne Prhal Malcolm Bell Macdonald, People's Warden Donna Wilson Paul Tofield Lay Representative and Property Convener Christian Taylor Geoffrey Lindop (co-opted 20 August 2024)
<b>Officer for the Protection of Children And Vulnerable Adults</b>	Lynne Prhal
<b>Bankers</b>	The Co-operative Bank PLC, PO Box 101, 1 Balloon Street, Manchester M60 4EP
<b>Solicitors</b>	McJerrrow & Stevenson, 55 High Street, Lockerbie DG11 2JH
<b>Independent Examiner</b>	Karen Rae, FCCA, Armstrong Watson LLP, 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 2024.

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**

We have continued with our weekly Eucharist service at 11.15am each Sunday. Attendances have been slowly declining over many years, currently around 15 – 20 normally attend. However others view the service online. Apart from the summer months, a monthly Taize service is held and this is well attended by people of all denominations.

During the year we have held two Craft Fayres, a coffee morning, a carol concert and a silent auction/afternoon tea. These events were all well supported and raised much needed funds.

Over the Christmas Season we again illuminated the Church and had a nativity scene in the grounds which is much admired by the local community. As part of Churches Together in Lockerbie we held our annual Community Carols event in the Town Hall.

We have supported the Salvation Army food bank in Lockerbie and prior to Christmas we filled 30 shoe boxes for the Blythswood Care annual appeal.

We were sorry when our Rector announced that he was leaving to take up a similar post in Forfar and Kirriemuir. He left at the end of June and since then our members have rallied round to fill the gap left by his departure. The process of finding a replacement is at an early stage. We were very pleased to welcome Rev'd John Stevenson as interim Priest in Charge and are grateful to him and other clergy and lay people who are keeping our worship going.

We are particularly fortunate that one of our members, Christian Taylor, has been authorised as a worship leader. He can administer Communion using Reserved Sacrament and is now preparing and delivering sermons.

We held our usual two joint Vestry meetings with St John's Moffat to discuss items of mutual interest. We have also had two additional joint Vestry meetings to start the recruitment process for a new Rector.

As part of the ongoing maintenance programme for the buildings and grounds, some of the electrical system has been upgraded, and specialist tree surgeons have undertaken significant works to remove low and overhanging branches, and removal of dead limbs from the avenue of mature lime trees.

A generous donation from a member will enable us to have all the broken window panes repaired in the forthcoming year.

### **Financial Performance**

Receipts during the year exceeded payments by £12,279. The surplus arose from a number of exceptional items – a saving of £4k on our budgeted contribution to the Ministry Account following the departure of the Rector, a donation of £3k and a grant of £500 towards expenditure which will be incurred in the following year, increased proceeds from fundraising events and reduced energy costs.

### **Reserves**

Due to the surplus achieved and a significant increase in the market value of our investments our reserves have increased by £27,350 during the year. This is a much higher reserve than would normally be expected but it generates almost £9k per annum in dividends and interest so the Vestry considers that in order to secure the long term future of All Saints against a national trend of falling Church attendance, it is essential to strive to maintain 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 charity 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.

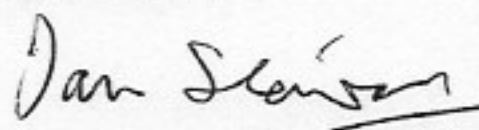
### ***Relationship with Diocese and Province***

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 the appointment of a new Rector who can grow the congregation and make All Saints' a happy place to which people will want to come.

### ***On behalf of the Trustees***



Ian Stewart Treasurer and Charity Trustee on behalf of the Vestry. 22 October 2024.

### 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 2024 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.

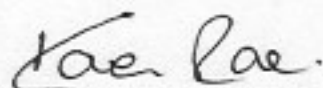
#### Independent examiner's statement.

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.

28 October 2024.

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

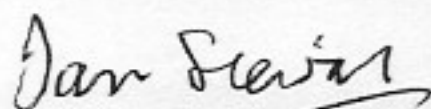
#### 4. Receipts and Payments Account for the year ended 30 September 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>					
Congregational giving	2	24,813	3,000	27,813	15,362
Legacy		0	0	0	3,821
Fundraising	3	5,088	0	5,088	3,738
Investments	4	8,989	0	8,989	8,402
Grants		0	500	500	316
Sundry		0	0	0	0
<b>Total Receipts</b>		<b>38,890</b>	<b>3500</b>	<b>42,390</b>	<b>31,639</b>
<b>Payments</b>					
Payments relating to Charitable Activities	5	29,649	0	29,649	41,560
Grants and donations	6	30	0	30	647
Governance costs		432	0	432	378
Purchase of Investment					0
<b>Total Payments</b>		<b>30,111</b>	<b>-</b>	<b>30,111</b>	<b>42,585</b>
<b>Surplus/ deficit(-) for the year</b>		<b>8,779</b>	<b>3,500</b>	<b>12,279</b>	<b>-10,946</b>

#### 5. Statement of balances as at 30 September 2024

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>Cash at Bank and in hand</b>				
Balance at beginning of year	21,364	54	21,418	32,364
Surplus/(deficit)for year	8,779	3,500	12,279	-10,946
<b>Total cash funds at end of year</b>	<b>30,143</b>	<b>3,554</b>	<b>33,697</b>	<b>21,418</b>
<b>Comprising</b>				
Co-operative Bank current a/c	5,297	0	5,297	4,193
Co-operative Bank savings a/c	9,446	3554	13,000	0
Virgin Money	0	0	0	6,000
Cambridge & Counties Bank	15,200	-	15,200	11,225
Cash	200	-	200	0
	<b>30,143</b>	<b>3,554</b>	<b>33,697</b>	<b>21,418</b>
<b>Investments</b>				
Market Value at beginning of year	159,076	0	159,076	150,625
Purchase of Investment	0	0	0	0
Unrealised gain/(loss) in year	15,071	0	15,071	8,451
<b>Market value at end of year</b>	<b>174,147</b>	<b>0</b>	<b>174,147</b>	<b>159,076</b>
9,952 Merchants Trust	58,617	0	58,617	53,641
4,580 M&G Charifund Income Units	69,558	0	69,558	65,541
1,507 SEC Unit Trust Pool	45,972	0	45,972	39,894
<b>Market Value at end of Year</b>	<b>174,147</b>	<b>0</b>	<b>174,147</b>	<b>159,076</b>
<b>General Fund Balance</b>				
At beginning of year	180,440	54	180,494	182,989
Cash surplus/deficit for year	8,779	3,500	12,279	-10,946
Movements in investments	15,071	0	15,071	8,451
	<b>204,290</b>	<b>3,554</b>	<b>207,844</b>	<b>180,494</b>
<b>Other Assets and Liabilities - for information only</b>				
<b>Assets</b>	Debtor - estimated tax back on Gift Aid		2,000	1,500
<b>Liabilities</b>			0	0

On behalf of the Trustees



Ian Stewart Treasurer and Charity Trustee 22 October 2024

	Total 2024	Total 2023	Restricted 2024	Unrestricted 2024	Notes
	£	£	£	£	
Total Receipts	27,813	15,362	3,000	24,813	2
Congregational giving	15,821	0	0	0	
Legacy	0	0	0	0	
Fundraising	0	0	0	0	3
Investments	0	0	0	0	4
Grants	0	0	0	0	
Sundry	0	0	0	0	
Total Receipts	27,813	15,362	3,000	24,813	

**6. 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 with the exception of the small balance of £54 remaining from donations received in 2022 for Ukrainian refugees, a donation of £3k received in the current year for Church maintenance and a grant of £500 towards the cost of the quinquennial inspection.

*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 £456,651. 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:

	2024	2023
	£	£
Bishop's Lent Appeal	170	120
Lockerbie Parks Project (collected at Guides and Scouts Thinking and Founder's Day Service)	111	0
Asthma+lung charity (donated in memory of the late Barry Wood)	70	0
Mission to Seafarers Scotland	125	0

**2. Congregational giving**

	2024	2023
	£	£
FWO envelopes	733	2,055
Open Plate	2,020	1,989
Banker's orders	8,726	6,665
White Gift Aid envelopes	0	0
Tax recovered on Gift Aid	3,146	3,088
Donations	13,038	1,415
Weddings, baptisms and funerals	150	150
	<b>27,813</b>	<b>15,362</b>

**3. Fundraising**

	2024	2023
	£	£
Gift Day 2023	50	1,095
Gift Day 2024	1,100	0
Coffee Mornings	360	974
Rammerscales Christmas Drinks Party	0	824
Ukrainian Concert	0	88
Easter Craft Fayre	436	364
Christmas Craft Fayre	677	170
Carol concert	100	0
Table Top sale	783	0
Silent Auction/Afternoon Tea	1582	0
Art Exhibition	0	110
Indian Cookery Demonstration	0	111
Sundry	0	2
	5,088	3,738

#### **4. Investments**

	2024	2023
	£	£
Bank interest	880	546
Dividends	8,109	7,855
	8,989	8,401

#### **5. Payments relating to Charitable Activities**

	2024	2023
	£	£
Share of Ministry costs	19,363	20,654
Provincial & Diocesan Quota	3,123	2,121
Insurance	1,164	1,164
Electricity	1,187	2,139
Church property maintenance	2,445	3,174
Organist	1,230	1100
Cleaner	350	560
Church supplies	105	361
Printing, stationery and advertising	-	46
Removal of organs	-	204
Presentations	-	215
Equipment, software & copyright licence	218	9,426
Catering	350	368
Sundry	114	28
	29,649	41,560

#### **6. Grants and Donations**

	2024	2023
	£	£
Preparation of rented house for Ukrainian refugee	0	647
Asthma + Lung Charity	30	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 Linked Charge.

Appendix

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 2024

	Actual 2023 £	Budget 2024 £	Actual 2024 £
<b>Payments</b>			
Stipend ( includes child allowance £1,200)	30,935	33,490	25,344
Pension 32.2%	9,607	10,430	7,774
Travel	3,028	3,200	2,198
Council Tax	3,355	3,450	2,588
Telephone	646	650	732
Visiting clergy	90	200	236
Rectory Insurance	598	620	647
Rectory maintenance	249	500	928
Stationery, postages, etc	284	300	128
New printer	0	0	260
Rectory gas & electricity	0	0	64
Leaving gifts for Rector and family	0	0	2,040
	<b>48,792</b>	<b>52,840</b>	<b>42,939</b>
<b>Receipts</b>			
Contribution from St John's	25,244	28,457	23,665
Contribution from All Saints'	20,654	23,283	19,363
Child Allowance from Province	1100	1,100	1,200
Diocesan Grant	1900	0	600
Donations for Rector and family	0	0	1,955
	<b>48,898</b>	<b>52,840</b>	<b>46,783</b>
<b>Surplus/Deficit(-) for year</b>	106	0	3,844
Surplus brought forward	4,179	4,285	4,285
<b>Surplus carried forward</b>	<b>4,285</b>	<b>4,285</b>	<b>8,129</b>

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