

**ALL SAINTS EPISCOPAL CHURCH, LOCKERBIE**

**Annual Report and Accounts for the year ended 30 September 2025**

**1. Administrative Information:**

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

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

**Facebook** All Saints Scottish Episcopal Church Lockerbie

**Charity Trustees  
(Vestry Members)**

Rev'd Nick Mark  
Ian Stewart, Rector's Warden  
Elizabeth McDonnell Hon Secretary  
Lynne Prhal Hon Treasurer  
Malcolm Bell Macdonald, People's Warden  
Donna Wilson (until 1 September)  
Paul Tofield (until 11 August)  
Christian Taylor  
Geoffrey Lindop  
Olwyn McCallion (from 22 July 2025)

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

**Independent Examiner** 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 2025.

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**

Our weekly Eucharistic Service at 11.15 am every Sunday has continued throughout the interregnum with the help of Interim Priest in Charge Rev'd John Stevenson, Rev'd Nick Mark, Rev'd David Maylor, Christian Taylor, Liz Bastow and Dr David Hickson. Attendances have been around 12 – 18 with others viewing the service online. Christian and Nick also host a monthly Taizé service,

from September to May, which is very well attended, mostly by people of various denominations who not part of our regular Sunday congregation.

We hosted our Christmas Coffee Morning in the Church in December, publicising that two donkeys would be in attendance and that children's crafts would be on offer. This attracted a number of families to come along and join us and we raised £443. This was followed on 17 December by our annual candlelight sing-along carol evening. The carols were interspersed with festive poems and it was attended mostly by local people not associated with our Church. On 23 December our organist, Maryna, played at the Churches Together popular carol evening in the town hall. In January we held a Burns Supper at Rammerscales House which raised £667. A white elephant sale was held in the town hall in March. Several stalls were booked and it was very well attended raising £1,060 for Church funds. At Easter we organised a fayre with stalls, refreshments, children's crafts, a teddy bear parachute jump and three separate Easter Egg Hunts for different age groups. Lockerbie Scouts also came along to entertain with various demonstrations. Around 70 people enjoyed the afternoon with us and we raised £785.

We have continued to support the Salvation Army food bank and at Christmas we filled 20 shoeboxes for Blythswood Care annual appeal.

In the summer months we undertook the refurbishment of the rectory. The fittings in the bathroom, the en-suite and downstairs cloakroom were all replaced, all floor coverings were replaced, the house was repainted throughout, the garden was tidied and numerous small jobs were carried out.

The new Bishop came to introduce himself to the vestry in early August and was very impressed with our Church and with all the work being carried out in the Rectory (which he thought was a better house than the Bishop's house!). The highlight of a very active year was the appointment of a new part time rector, the Rev'd Vittoria Hancock, to serve All Saints and our sister church, St John's Moffat.

Particular thanks are due to Lynne Prhal for her work and commitment during the past year, providing fresh flowers in the church each week, organising all the fundraising events, project managing the refurbishment of the rectory and getting to grips with her new appointment as treasurer.

### ***Financial Performance***

Receipts during the year exceeded payments by £12,099.44, mainly due to the receipt of a legacy of £9k from the estate of the late Mrs Ann Wislon. Our contribution to the Joint Ministry Account was much less than usual during the interregnum.

### ***Reserves***

Due to the surplus on our Receipts and Payments Account together with a further increase in the market value of our investments, our financial reserves increased by £18,186 to £226,030. Although this is a large amount in relation to our annual turnover the vestry strives to maintain a high level of reserves as last year our income was boosted by £9,800 from dividends and interest and unless we can arrest the decline in our member numbers we will have to rely on drawing from our reserves in order to keep the church open.

### ***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. With the appointment of a new Rector the vestry look forward to a new beginning when we can 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 'Ian Stewart', with a horizontal line underneath.

Ian Stewart Rectors Warden and Charity Trustee on behalf of the Vestry. 24 October 2025.

### 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 2025 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.

31 October 2025.

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 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>					
Congregational giving	2	16,510.07	-	16,510.07	27,813
Legacy		9,000.00	0	9,000.00	0
Fundraising	3	4,716.27	0	4,716.27	5,088
Investments	4	9,800.97	0	9,800.97	8,989
Grants		0	1,464.07	1,464.07	500
Sundry		0	0	0	0
<b>Total Receipts</b>		<b>40,027.31</b>	<b>1,464.07</b>	<b>41,491.38</b>	<b>42,390</b>
<b>Payments</b>					
Payments relating to Charitable Activities	5	23,906.43	4,964.07	28,870.50	29,649
Grants and donations	6	0	53.44	53.44	30
Governance costs		468.00	0	468.00	432
Purchase of Investment		0	0	0	0
<b>Total Payments</b>		<b>24,374.43</b>	<b>5,017.51</b>	<b>29,391.94</b>	<b>30,111</b>
<b>Surplus/ deficit(-) for the year</b>		<b>15,652.88</b>	<b>- 3,553.44</b>	<b>12,099.44</b>	<b>12,279</b>

#### 5. Statement of balances as at 30 September 2025

		Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
<b>Cash at Bank and in hand</b>					
Balance at beginning of year		30,142.42	3,553.44	33,695.86	21,418
Surplus/(deficit)for year		15,652.88	- 3,553.44	12,099.44	12,279
<b>Total cash funds at end of year</b>		<b>45,795.30</b>	<b>0</b>	<b>45,795.30</b>	<b>33,697</b>
Comprising					
Co-operative Bank current a/c		20,024.05	0	20,024.05	5,297
Co-operative Bank savings a/c		13,161.52	0	13,161.52	13,000
Cambridge & Counties Bank		12,409.73	0	12,409.73	15,200
Cash		200.00	0	200.00	200
		<b>45,795.30</b>	<b>0</b>	<b>45,795.30</b>	<b>33,697</b>
<b>Investments</b>					
Market Value at beginning of year		174,147	0	174,147	159,076
Purchase of Investment		0	0	0	0
Unrealised gain/(loss) in year		6,087	0	6,087	15,071
<b>Market value at end of year</b>		<b>180,234</b>	<b>0</b>	<b>180,234</b>	<b>174,147</b>
9,952 Merchants Trust		55,731	0	55,731	58,617
4,580 M&G Charifund Income Units		74,299	0	74,299	69,558
1,507 SEC Unit Trust Pool		50,204	0	50,204	45,972
<b>Market Value at end of Year</b>		<b>180,234</b>	<b>0</b>	<b>180,234</b>	<b>174,147</b>
<b>General Fund Balance</b>					
At beginning of year		204,290.56	3,553.44	207,844.00	180,494
Cash surplus/deficit for year		15,652.88	- 3,553.44	12,099.44	12,279
Movements in investments		6,087.00	0	6,087.00	15,071
		<b>226,030.44</b>	<b>0</b>	<b>226,030.44</b>	<b>207,844</b>
<b>Other Assets and Liabilities - for information only</b>					
Assets	Debtor - estimated tax back on Gift Aid			2,000	2,000
Liabilities				0	0

On behalf of the Trustees

Ian Stewart Rector's Warden and Charity Trustee 24 October 2025

## 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 remaining at the end of the year 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. All ministry costs are detailed in the appendix and are currently shared equally. To avoid a large draw on reserves a new appointment is on a 3 day week basis.

#### *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 £7.32 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:

	2025 £	2024 £
Bishop's Lent Appeal	136	170
Lockerbie Parks Project (collected at Guides and Scouts Thinking and Founder's Day Service)	0	111
Asthma+lung charity (in memory of the late Barry Wood)	0	70
Mission to Seafarers Scotland	0	125
Presntation to Rev'd David Maylor	205	0

### 2. Congregational giving

	2025 £	2024 £
FWO envelopes	0	733
Open Plate	2,054.65	2020
Banker's orders	9,262.00	8,726
White Gift Aid envelopes	30.00	0
Tax recovered on Gift Aid	4,018.26	3,146
Donations	1,045.16	13,038
Weddings, baptisms and funerals	100.00	150
	<u>16,510.07</u>	<u>27,813</u>

### **3. Fundraising**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Gift Day	1,365.00	1,150
Coffee Mornings	443.17	360
Easter Craft Fayre	0	436
Christmas Craft Fayre	250.00	677
Carol evening	105.10	100
Easter Fayre	785.00	0
Silent Auction/Afternoon Tea	0	1,582
Burns Supper	667.50	0
White Elephant table top sale	1060.50	783
Sundry	40.00	0
	<b>4,716.27</b>	<b>5,088</b>

### **4. Investments**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bank interest	1143.66	880
Dividends	8,657.31	8,109
	<b>9,800.97</b>	<b>8,989</b>

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

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Share of Ministry costs	11,000.00	19,363
Provincial & Diocesan Quota	3,574.60	3,123
Insurance	1,192.53	1,164
Electricity	1,666.59	1,187
Church property maintenance	9,678.45	2,445
Organist	1,320.00	1230
Cleaner	-	350
Church supplies	62.61	105
Printing, stationery and advertising	-	0
Fundraising costs	187.72	0
Presentations	45.00	0
Equipment, software & copyright licence	143.00	218
Catering	-	350
Sundry	-	114
	<b>28,870.50</b>	<b>29,649</b>

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

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Asthma + Lung Charity	0	30
Other	53.44	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 each 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 2025

	<b>Actual 2024 £</b>	<b>Budget 2025 £</b>	<b>Actual 2025 £</b>
<b><u>Payments</u></b>			
Stipend ( includes child allowance 2024)	25,344	0	0
Pension	7,774	0	0
Travel	2,198	500	144.00
Council Tax	2,588	0	0
Telephone	732	800	823.68
Visiting clergy	236	0	0
Rectory Insurance	647	650	604.99
Rectory maintenance	928	1,000	1,744.84
Rectory garden	0	300	40.00
Rectory gas and electricity	64	700	703.40
Stationery, postages, etc	128	0	0.00
New printer	260	0	0
Sundry	0	500	0
Leaving gifts for Rector and family	2,040	0	0
Recruitment - advert	0	0	1,099.00
Recruitment - Removal & relocation	0	0	200.00
Recruitment - Interview	0	0	912.15
Rectory refurbishment	0	0	11,956.04
Institution	0	0	0.00
	<u>42,939</u>	<u>4,450</u>	<u>18,228.10</u>
<b><u>Receipts</u></b>			
Contribution from St John's	23,665	11,000	11,000
Contribution from All Saints'	19,363	11,000	11,000
Child Allowance from Province	1200	0	0
Diocesan Grant	600	0	0
Donations for Rector and family	1955	0	0
	<u>46,783</u>	<u>22,000</u>	<u>22,000</u>
<b>Surplus/Deficit(-) for year</b>	3,844		3,771.90
Surplus brought forward	4,285		8,129.84
<b>Surplus carried forward</b>	<u>8,129</u>		<u>11,901.74</u>

24-Oct-25