

CHARITY REFERENCE NUMBER SC006732

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

REFERENCE AND ADMINISTRATIVE INFORMATION

REGISTERED CHARITY NUMBER SC006732

PRINCIPAL ADDRESS SPRINGWELLS AVENUE, AIRDRIE ML6 6EA
Internet: www.monklands.church.scot

CHARITY TRUSTEES MEMBERS OF THE VESTRY

REV K H FREEMAN RECTOR

MRS N LAFFERTY SECRETARY
MRS A DIAMOND TREASURER
MRS T LAFFERTY ALTERNATE LAY REPRESENTATIVE
MRS K DOUGAN LAY REPRESENTATIVE

PRINCIPAL ADVISORS

BANKERS BANK OF SCOTLAND
40 SOUTH BRIDGE STREET
AIRDRIE ML6 6JA

SOLICITORS MR R J INGLIS
MITCHELLS ROBERTON
36 NORTH HANOVER STREET
GLASGOW G1 2AD

INDEPENDENT EXAMINER MR R G EDWARDS
17 CAIRD DRIVE
GLASGOW G11 5DZ

SCOTTISH EPISCOPAL CHURCH OF ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS

Annual Report of the Members of the Vestry

Introduction

The Vestry is pleased to present the annual accounts for St Paul and St John the Evangelist, Monklands for the year ended 31st August 2025.

We are a friendly, welcoming congregation whose objective is to advance the mission of the Christian Church (which is the building of the kingdom of heaven) through worship, service and fellowship. We aim to do this through supporting existing church members through worship and prayer gatherings and encouraging new members through community work such as opening our hall to other groups and other outreach work.

The annual report and accounts presents a summary of our financial activities during the year and gives an overview of the general activities which have taken place in the life of our church in the past year.

Activities and Achievements

Once again, the Vestry has had another busy year. The year commenced with the process of electing a new Bishop. This task fell to our Priest and Lay Representative attending our Cathedral with like persons from all congregations in the Diocese.

In October we celebrated Harvest by continuing to support Monklands Women's Aid and helping those in our local community.

Services for All Saints and All Souls were held at the beginning of November, followed by our Remembrance service. The Feast of Christ the King was celebrated at the end of the month.

On 8th December our congregational Christmas lunch took place at Alba Bar & Grill. The following week we had a cleaning morning followed by lunch, then the decorating of the church in preparation for the Christmas Festivities. A Christmas Lessons and Carols service took place on Sunday 22nd December. Our Eucharist for Christmas, with the Blessing of the Crib, was celebrated on Christmas eve.

In January, our Priest and Tracey as our Lay Representative attended the Electoral Synod to meet the short list of candidates for Bishop of our Diocese. The voting took place the following week when Canon Nicholas J Bundock was elected.

Ann as our Alternate Lay Representative attended the Diocesan Synod at the end of February.

A cleaning day was organised for Saturday 1st March to continue clearing the vestry and brighten the hallway to the toilets. Plan one was abandoned and painting would continue at a later date.

SCOTTISH EPISCOPAL CHURCH OF ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS

Annual Report of the Members of the Vestry (continued)

Activities and Achievements (continued)

As we moved into Lent, the congregation were encouraged to take home a Lent booklet for personal devotions together with a Lent Collect and Litany. The booklet was used for guidance through Lent morning prayer on Zoom and as a study before the Wednesday morning Eucharist. A Lent Lunch was held on Sunday 23rd March to raise funds for the Bishop's Lent Appeal, Refuweegee, which amounted to £80.00. Significant Holy Week services consisted of Maundy Thursday and Good Friday culminating in a Sung Eucharist on Easter Sunday including a Baptism.

In May, members of the Vestry attended the Consecration of Bishop Nick at the Cathedral, followed by a reception at Kelvingrove Museum.

In August, a representative from Mission to Seafarers preached at our Sunday Eucharist as well as giving us an insight into the valuable work of the Mission. Our congregation have been supporters of the Mission for many years and were assured all aspects of our support is very much appreciated. The Eucharist was followed by a Bring and Share lunch. This month also celebrated 80 years since VJ day. We reflected on this as a congregation over the month and prayed for Peace in our world. We also welcomed Peter Kay as a new member of the congregation and as a Lay Reader.

Plans for Future Periods

While continuing our current offering of worship, we will continue to explore ways in which we can serve the wider community through services, events and being present.

Social media and internet access have enabled interest in our Faith, which has resulted in new members attending our services.

We move forward in faith knowing we have a mountain to climb, but also knowing that mountain tops are where the most extraordinary experiences of God have often been encountered. We hope we have started to climb.

Income

Although St Paul and St John's congregational numbers have declined in recent years, we continue to welcome new members. We appreciate the overall commitment of giving received during the year from all members, but although Freewill Offering is only slightly reduced this year, unfortunately all contributors are not tax payers therefore less Gift Aid can be claimed. The letting of our hall continues to be a valuable source of income and we are actively seeking new sources to increase the use of this facility. We continue our gratitude to the regular income from the John Kelly Trust. Due to our financial situation during the year, we had to realise the funds held in the Unit Trust Pool reducing the dividend received. We also receive a contribution from The Church of The Holy Name, Cumbernauld towards specific shared costs of our Rector. We continue to be financially

SCOTTISH EPISCOPAL CHURCH OF ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS

Annual Report of the Members of the Vestry (continued)

Income (continued)

supported by a Diocesan Support Grant towards our Rector's costs which is gratefully received and much appreciated. Unfortunately, there was a flood in the cellar where the central heating boilers are situated and we had to claim our insurance. We are very grateful to the family of the late Mrs M Sneddon, a former member, for her Legacy. In the past year, unrestricted income was again insufficient to cover all expenses. The Vestry is acutely aware of the need to provide for all outgoings and will continue to monitor all expenditure.

Reserves

All our reserves are unrestricted.

Investments

As reported above, the Investment in the Scottish Episcopal Church's Unit Trust Pool (UTP), had to be realised during this year.

Structure, Governance and Management

St Paul and St John the Evangelist is an unincorporated association, governed by a constitution dated 20th February 2022. As a member congregation of the Diocese of Glasgow and 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 Charity Trustees of the Church. Details of the Vestry members are given on page 1.

Apart from the Rector, ordinary Vestry members are elected by the Congregation in annual meeting. Vestry members usually serve for a term of three years. The Secretary and Treasurer are appointed by the Vestry. The Rector is appointed by the Vestry and Bishop of the Diocese.

There is no formal induction programme for new members but ongoing guidance is given to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated Trustees of a charity. The Vestry secretary regularly updates all members of the Vestry on the relevant changes in legislation and best practice relating to charities.

Vestry Responsibilities

The Vestry is responsible for managing and safeguarding the assets of the Church and assist the Rector in matters affecting the spiritual welfare of the congregation. It is 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) Act 2006 as amended. The Vestry regularly considers the risks faced by St Paul and St John's and ensures that the

SCOTTISH EPISCOPAL CHURCH OF ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS

Annual Report of the Members of the Vestry (continued)

Vestry Responsibilities (continued)

appropriate risk management procedures are in place to mitigate those risks, through its Risk Register.

Relationship with Diocese and Province

St Paul and St John the Evangelist is supported by the Diocese and the Province through the pastoral oversight of the Bishop, central support functions provided at Diocesan level and grants from central funds when required. The church is represented at Diocesan level by the Rector and the Lay Representative. As a member of SEC, St Paul and St John's 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 level of income of the Church in comparison with that of other churches in the Diocese and Province. We actively participate in the Diocesan Regional structure as members of the Lanarkshire Regional Council.

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 St Paul and St John's as a centre of worship and a focus for the community.

On behalf of the Vestry

Mrs N Lafferty
Vestry Secretary

19th April 2026

**INDEPENDENT EXAMINER'S REPORT
TO THE VESTRY OF ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS
FOR THE YEAR ENDED 31 AUGUST 2025**

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 7 to 11.

Respective responsibilities of trustee 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 Charities Accounts (Scotland) Regulations 2006 as amended.

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 as amended. 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 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.

Incomplete documentation was provided relating to an insurance claim. The need for documentation to be transparent and readily available has been stressed.

Roger G Edwards
17 Caird Drive
Glasgow G11 5DZ

14th May 2026

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025**

	Note	Total 2025 £	Total 2024 £
Receipts			
Donations and gift aid	2	13,210	17,488
Legacy	3	1,000	0
Grants	4	26,780	29,655
Fundraising	5	0	371
Receipts from investments other than land and buildings	6	274	497
Investment realised	7	16,129	0
Trust Income	8	7,200	7,200
Insurance claim	9	<u>2,220</u>	<u>0</u>
Total Receipts		66,813	55,211
		=====	=====
Payments			
Payments relating to charitable activities	10	67,101	59,939
		=====	=====
(Deficit) for year		(288)	(4,728)
		=====	=====

The notes on pages 8, 9, 10 & 11 form an integral part of these accounts.

The above statement excludes funds raised on behalf of other charities as shown in Note 11.

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

STATEMENT OF BALANCES AT 31 AUGUST 2025

Funds Reconciliation	2025 £	2024 £
<i>Cash at bank</i>		
At 31 August 2024	9,552	14,280
(Deficit) for year	(288)	(4,728)
	-----	-----
At 31 August 2025	9,264	9,552
	=====	=====
<i>Bank Balance</i>		
Bank current account	9,264	9,552
	=====	=====
<i>Investments (SEC Unit Trust Pool)</i>		
Market value at 31 August 2024	14,945	13,699
Unrealised gain/(loss) in year	<u>1,224</u>	<u>1,246</u>
Market value at 31 August 2024		14,945
		=====
Market valuation at Realisation	16,169	
	=====	

All funds are unrestricted.

The Notes on pages 9, 10, & 11 form an integral part of these accounts.

Approved by the Trustees on 19th April 2026 and signed on their behalf by:

Mrs A Diamond
Treasurer

19th April 2026

Mrs T Lafferty
Lay Representative

19th April 2026

**SCOTTISH EPISCOPAL CHURCH
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

1. Accounting policies

Basis of preparation

These accounts have been prepared on a receipts and payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended). These consist of a summary of all monies received and paid via the bank and in cash by the church during the financial year, together with a statement of balances. No adjustments have been made for any income due but not received, nor for any expense incurred but not yet paid, at the year end.

Church Buildings

The church and hall, situated in Springwells Avenue, Airdrie ML6 6EA and the rectory, situated in Gartmore Road, Airdrie ML6 9BH are not shown in the statement of balances. The Vestry believes that it is not possible to place a market value on them. The valuation of the church and hall buildings, including contents for insurance purposes is £4,325,516. The valuation of the rectory and contents (common parts) for insurance purposes is £441,629. The Rectory was purchased in August 2010. All properties are owned by St Paul and St John's but for legal purposes are registered in the name of the Diocesan Trustees.

Special Collections

During the year, the church supported two different charities. The funds collected were banked and the total paid over to the respective charity, equal to the amount received. Because the church was simply collecting the money of individual donors and forwarding it to the nominated charity, this income and expenditure is not included in these accounts as part of the income and expenditure of the church. Further details of the collections are given in note 11.

2. Donations

	2025	2024
	£	£
Congregational giving	7,209	7,462
Gift Aid	1,111	4,355
Baptisms, weddings and funerals	0	140
Use of hall	1,899	3,264
Shared costs – Holy Name, Cumbernauld	2,102	2,009
Altar flowers	369	218
Presentations	0	40
Unspecified	520	0
	<u>13,210</u>	<u>17,488</u>
	=====	=====

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025
(continued)**

3. Legacy	2025	2024
	£	£
Mrs M Sneddon	1,000	0
	=====	=====
4. Grants	2025	2024
	£	£
Diocesan Support	26,780	29,655
	=====	=====
5. Fundraising	2025	2024
	£	£
Mama Mia Singalong	0	251
St Patrick's Quiz Night	<u>0</u>	<u>120</u>
	0	371
	=====	=====

6. Receipts from Investments other than land and buildings

This amount represents investment income from SEC units and interest received from Gift Aid Claims.

7. Investment realised

Due to the church's financial situation, the SEC units had to be realised during the year.

8. Trust Income

This is the income from a Trust fund bequeathed by a former member. It is administered externally and no member of St Paul and St John the Evangelist is in any way involved.

9. Insurance claim

This was due to flooding in the cellar where the central heating boilers are situated.

10. Payments relating to charitable activities	2025	2024
	£	£
Clergy stipend	33,868	32,192
Travel expenses	0	158
Pension contributions	8,573	10,366
Quota	2,843	3,291
Council tax and other rectory expenses	3,599	3,079
Church building running costs	15,798	9,206
Worship related costs	442	377
Administrative expenses	1,787	1,167
Sundry expenses	<u>191</u>	<u>103</u>
	67,101	59,939
10.	=====	=====

**SCOTTISH EPISCOPAL CHURCH OF
ST PAUL AND ST JOHN THE EVANGELIST, MONKLANDS**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025
(continued)**

11. Special collections

During the year the church made two special collections. The funds received were paid directly to the charity and are not shown in these accounts. For information purposes only, the amounts were as follows:

	2025	2024
	£	£
The Leprosy Mission	373	323
Lent Appeal	<u>182</u>	<u>118</u>
	555	441
	===	===

12. 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 a stipend (and pension contributions) in accordance with SEC approved stipendiary amounts for the post of Rector. The full stipend for the year was £33,868 with pension contributions of 22%. No expenses were claimed during the year as detailed in note 7. As is customary, the Rector occupies, on a rent free basis, the Rectory building owned by St Paul and St John's. The council tax on the Rectory accommodation is also paid for by St Paul and St John's.