

Scottish Charity No. SC005672

SCOTTISH EPISCOPAL CHURCH
DIOCESE OF GLASGOW AND GALLOWAY
ALL SAINTS EPISCOPAL CHURCH, JORDANHILL
REPORT OF THE VESTRY & ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2025

All Saints Episcopal Church, Jordanhill

Charity Reference Number - SC 005672

Independent Examiner

ashscot financial consultants

15 Moorfoot Way

Bearsden

Glasgow G61 4RL

Bankers

Bank of Scotland

Partick Branch

Glasgow

PO Box 1000

BX2 1LB

Church Address and Principal Office

10 Woodend Drive

Glasgow

G13 1QS

Stock Brokers

Rathbone Investment Management Limited

50 George Square

Glasgow

G2 1EH

All Saints Episcopal Church, Jordanhill

Report of the Vestry for the year ended 30 June 2025

The members of the Vestry present their annual report together with the financial statements for the year ended 30 June 2025

Structure & Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), the Vestry reports to the congregation as follows:

1. All Saints Episcopal Church, Jordanhill is a registered Scottish Charity (SC005672).
2. It is a member of the Diocese of Glasgow and Galloway of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Glasgow and Galloway.
4. All of its affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected or appointed by Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme but on-going 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.

Administrative Structure

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the Church and other buildings in good working order and to look after the finances of the church.

Risk Management

The principal risks/problems facing the Church are similar to those facing many churches:

- A slow growing and ageing congregation.
- Consequent pressure on income for congregational purposes and fabric maintenance.
- Difficulty in recruiting office bearers and support people with the necessary skills, time and energy available.

These are being addressed by a number of actions, amongst which are:

- Fabric and other giving appeals to the congregation.
- As regards office bearers, appeals to suitable members of the congregation through Vestry members and the Priest in charge.
- Consideration of how best to engage with younger generations in the life and work of the Church.

In general the Vestry keeps under review the major risks to which the Church is exposed.

Charitable Objectives and Activities

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fund raising for local, national and international needs, social meetings and the use of the hall by a nursery school and local scout troop.

The main services are the weekly Sung Eucharist at 10.30 am every Sunday, a said Communion on Tuesdays at 7pm and a monthly sung Evensong at 6.30 pm on the first Sunday each month. Additional services are provided at Christmas and Easter and specific services as required from time to time e.g. funerals. Despite considerable efforts there are no children or young families attached to the congregation.

Volunteers

The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the activities would be unable to operate.

Achievements and Performance

The Church continues to make its facilities available for use and provide worship for the whole community.

All Saints Episcopal Church, Jordanhill

Report of the Vestry for the year ended 30 June 2025 (continued)

Financial Review

A deficit of £3,933 has been made during this financial year compared to a deficit of £12,807 last year. The Vestry continues to be encouraged by the generosity of giving by members and this, together with the rectory income, has had a positive impact on the income of the Church. Expenditure reflects considerable increases in heating and lighting, but otherwise has been generally on expected running costs especially the increased insurance. Nevertheless the Vestry considers the results to be satisfactory.

Plans for future periods

The church takes considerable satisfaction in the on-going contact between members of the congregation at a personal level, the continued publication of the church magazine and in the maintenance of the church website, both of which have been significant in maintaining contact with the congregation.

We continue to attract visitors some of whom have chosen to join the congregation. In this respect there is a sense in which the life of the congregation continues to be renewed. However following his consecration and institution as the new diocesan Bishop on 3rd May 2025, the Vestry was informed that he had to invoke the terms of Canon 62. This meant that the licence of the present incumbent (Revd. Sydney Maitland) would not be further extended beyond 23rd June 2025 (Sydney's 74th birthday). However, in order to assist arrangements, Sydney would remain in office until 31st August 2025 which would be his last Sunday as priest in charge at All Saints. Thereafter the Bishop would invite the Vestry to a discernment of how All Saints might move forward. The issues involved are under current discussion and include a review of the Constitution.

Reserves

The Vestry has adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a significant drop in income, the church would be able to maintain its current level of activities for a reasonable period until replacement funding were obtained. A considerable portion of the reserves was used towards the cost of the required extension to the fire alarm and detection system. The current level of reserves is considered satisfactory.

Statement of the Vestry Members' Responsibilities

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which, on request, must reflect the current financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

On behalf of the Vestry



Secretary

Independent Examiner's Report

**to the Vestry of All Saints Episcopal Church, Jordanhill
for the year ended 30 June 2025**

I report on the accounts of the charity for the year ended 30 June 2025 which are set out on pages 5, 6 and 7.

Respective Responsibilities of Vestry Members and Examiner

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended). The Church's members of the Vestry 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 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 other than disclosed below

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)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.



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15 Moorfoot Way
Bearsden
Glasgow G61 4RL

26th October 2025

All Saints Episcopal Church, Jordanhill

Receipts and Payments Account
for the year ended 30 June 2025

	Notes	2025	2024
		£	£
Receipts			
Congregational & Voluntary:			
Pledged giving		14,000	14,285
Ordinary collections		1,391	1,677
Donations		735	845
Tax recovery		3,459	3,760
Fund raising		-	-
Donations for use of hall		5,120	5,620
Rectory rental		19,800	18,000
Dividends		2,064	2,109
Grant received		2,417	500
Legacies		-	6,000
Total Receipts		<u>48,986</u>	<u>52,796</u>
Payments			
Payments for charitable activities:			
Ministry costs		10,500	10,500
Property Expenses:			
Rectory costs		3,656	6,582
Insurance		9,880	9,428
Cleaner and materials		-	-
Repairs and maintenance		8,384	22,034
Heating and lighting		8,526	4,231
Church expenses:			
Altar		-	-
Choir, organ and organists		5,612	6,628
Administrative and other expenses:			
Independent Examiner's fee		350	350
Investment management fees		-	-
Printing and miscellaneous		329	280
Provincial and Diocesan Quota		4,938	4,670
Other professional fees and expenses		744	900
Total Payments		<u>52,919</u>	<u>65,603</u>
(Deficit)/ Surplus for Year		<u>(3,933)</u>	<u>(12,807)</u>

All funds are unrestricted

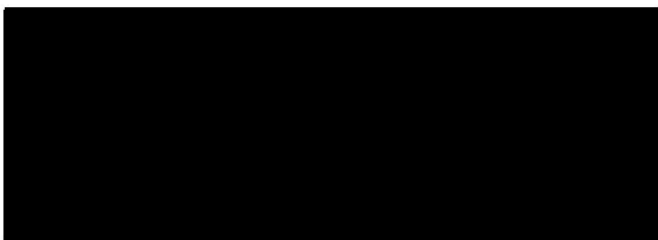
All Saints Episcopal Church, Jordanhill

Statement of Balances
as at 30 June 2025

	Notes	2025 £	2024 £
Bank and Cash in Hand	2		
Opening balances		40,114	52,921
Movement in year		<u>(3,933)</u>	<u>(12,807)</u>
Closing balances		<u>36,181</u>	<u>40,114</u>
Investments (including cash deposits) at Market Value		<u>59,569</u>	<u>59,001</u>
Fixed Assets	1		
Property - Rectory, 2 Skaterigg Drive		185,000	185,000
Less: Compensation from Ambion Homes in respect of former rectory		<u>185,000</u>	<u>185,000</u>
		<u>-</u>	<u>-</u>

All funds are unrestricted

Approved by the Vestry and signed on their behalf on 26th October 2025 by:



Secretary

Treasurer

All Saints Episcopal Church, Jordanhill

**Notes to the Accounts
for the year ended 30 June 2025**

1. Accounting Policies

Basis of Preparation

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the Church 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 and the historic cost of the rectory, fixed assets are not capitalised.

Church Buildings

The Church and the hall 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 buildings for insurance purposes is £13.3 million.

The Church and Hall include the cost of the original organ and the Vestry is unable to identify a specific cost for this. The organ was replaced during 2011 and the Vestry considered that for consistency the cost would not be capitalised. It should be noted that all ecclesiastical property (church, hall, rectory, etc.) vests in the Diocesan Trustees. The details of the rectory at 2 Skaterigg Drive are shown for historical interest purposes only.

2. Bank of Scotland Treasurers Account

Until redemption in June 2002 a National Savings Deposit Bond was held as an Endowment of the late George A L Young. In the event of the Church ceasing to exist, the initial sum of £2,000 is repayable to Mrs F B P Young's estate. This amount is held in the Bank of Scotland Treasurer's Account.

3. Trustee Remuneration and Expenses and Related Party Transactions

With the exception of the [REDACTED] who received an honorarium of £10,500 (2024: £10,500) none of the Trustees received any remuneration or expenses (2024: £nil).

No trustee or a person related to a trustee, had any personal interest in any contract or transaction entered into by the Church during the year.

4. Funds

The Bequest Fund is an unrestricted fund commenced in 2000 from bequests made to the Church. Whilst the Vestry has the power to use these funds in the furtherance of the Church's charitable objectives and activities, they have opted to disclose this as a separate fund.

The General Fund records the Church's incoming and outgoing resources in furtherance of the charitable objectives and activities. A deficit has built up in this fund over the past number of years, however the Vestry consider that this position has been reversed and that over the next number of years the deficit in this fund will be eliminated. At that point consideration will be given to amalgamating the Bequest and General Funds.

5. Post Balance Sheet Event

The trustees recognise that world events will continue to have a significant impact on the charity's investment portfolio and will also impact investment income receivable. At this moment in time it is not possible to accurately predict what the final impact of these matters will be on the charity's financial position. The trustees consider that based on the current valuation of the investment portfolio and the charity's current liquid position, set against the charity's financial commitments over the next eighteen months, the financial statements can be prepared on a going concern basis.