

**Registered Charity No. SC008825**

**St Mary On The Rock Episcopal Church: Ellon**

**Annual Report and Accounts  
for the Year Ended 30 September 2024**

## Table of Contents

<i>Legal and Administrative Information .....</i>	<i>3</i>
<i>Report of the Vestry .....</i>	<i>4</i>
<i>Independent Examiner's Report.....</i>	<i>6</i>
<i>Statement of Receipts and Payments .....</i>	<i>7</i>
<i>Statement of Balances.....</i>	<i>8</i>
<i>Notes to the Accounts .....</i>	<i>9</i>
<i>Analysis of Receipts.....</i>	<i>11</i>
<i>Analysis of Payments.....</i>	<i>12</i>
<i>Analysis of Payments (continued).....</i>	<i>13</i>
<i>Appendix – Details of Ringfenced Income .....</i>	<i>14</i>

## **Legal and Administrative Information**

**Charity Address**

**Charity Trustees**

**Vestry Members**

**Ministry Team**

**Lay Representative**  
**Alternative Lay Rep.**

**Bankers**

Virgin Money Bank  
Market Street  
Ellon  
AB41 9JE

**Independent Examiner**

**Solicitors**

Raeburn Christie Clark & Wallace  
7 The Square  
Ellon  
AB41 9JB

## **Report of the Vestry**

As the Charity Trustees of St Mary On The Rock Episcopal Church Ellon, the Vestry presents its Annual Report and Accounts for the Year Ended 30 September 2024. These have been prepared in accordance with the requirements of the Statement of Recommended Practice.

St Mary On The Rock Episcopal Church Ellon is an unincorporated association, governed by Constitution, which originated in 1870 and was last amended in 2012. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the Church. The Church is a member congregation of the Diocese of Aberdeen and Orkney. The Bishop is [REDACTED] who has pastoral oversight of all congregations within the diocese, and [REDACTED] in accordance with Canon Law of the Scottish Episcopal Church. The members of the Vestry normally hold office for three years and are elected at the Annual Business Meeting. In 2012 the Vestry agreed that members could stand for a second term consecutive to the first, after which they must stand down for at least a year. The Lay Representative or Alternate (if the Lay Representative is unable to attend) represent the church at Diocesan Synod; the lay members of the congregation at the Annual Business Meeting elect them annually. The Vestry appoints the Vestry Secretary, Treasurer and Stewardship Convenor. The Rector is appointed jointly with the Vestry of Saint James' the Less, Cruden Bay and the Bishop of the Diocese. The Rector at Saint Mary's (and Saint James') is the [REDACTED]

Vestry is responsible for the material management of the church and assists the Rector in matters affecting the spiritual and pastoral welfare of the congregation. They are also responsible for keeping proper accounting records and managing funds to enhance the maintenance and welfare of the church property. In addition to attending a short induction session all new Vestry members are encouraged to read the "Guidance and good practice for Charity Trustees" issued by the Office of the Scottish Charity Regulator when appointed. [OSCR | Guidance and good practice for Charity Trustees](#)

The objectives of the Vestry are to advance the mission of the Christian Church, through worship, teaching, fellowship, ministry and outreach. These objectives are carried out through weekly services, mission and pastoral activities. The principal activities of the Church are public worship, the spiritual development of its members and sharing the Good News of Jesus Christ and the love of God in the local community in pastoral and practical ways.

Our primary shared activity is our regular worship. St Mary's holds a services of Holy Communion every Sunday and Wednesday, along Scottish Episcopal Church Guidelines. The Rector continues his congregational and wider Diocesan pastoral work through telephone calls and visiting.

It is hoped to further encourage membership of fellowship/study groups as a means of ministry, pastoral care and personal growth and learning.

Saint Mary's Hall is in use most of the week, providing a useful meeting place for low cost hire for community activities (Photographic Club, Keep Fit Classes, Yoga) as well as the venue for a number of church-based weekly groups (Mainly Music, Church Choir, Mothers' Union), and monthly groups (Ecumenical Men's Breakfast, Film Club) and a twice-monthly Craft Group. Many of the church and community activities attract both the congregation members and secular members of the community.

We keep our members in touch and publicise further afield via a bi-monthly magazine and email; [www.stmarystjames.org.uk](http://www.stmarystjames.org.uk)

## **Report of the Vestry (continued)**

St Mary's is not the established Church in Scotland yet plays its part in providing a pastoral service to the local community. The church is used as required for baptisms, weddings and funerals.

Saint Mary's relies on the generosity of its congregation for most of its day-to-day funding, with smaller but significant amounts being generated by letting the church hall and investment income. In the past 2 years unrestricted income has been insufficient to cover our general expenditure and investment capital has had to be used to cover the shortfalls. There will be need for a stewardship campaign and a focus on costs during the next year to move to a balance of income and expenditure.

However, the Vestry will make every attempt to continue the full range of the present activities.

Each week members of the congregation bring items of food and other goods, which are taken to the local Foodbank, a ministry that cares for the needs of those experiencing financial difficulties for a variety of reasons.

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continued development of Saint Mary-on-the-Rock as a centre of worship and a focus for the community.

## **Statement of Responsibilities of Members of Vestry**

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.

Signed on behalf of the Vestry



4 March 2025

4 March 2025

## **Independent Examiner's Report**

### **To the Trustees of St Mary On The Rock Episcopal Church Ellon** **Registered Charity No. SC008825**

I report on the accounts of St Mary On The Rock Episcopal Church Ellon for the year ended 30 September 2024.

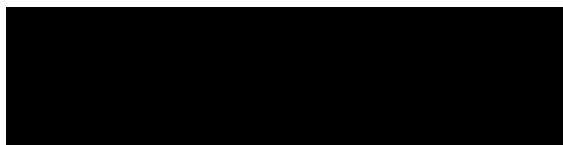
The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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.

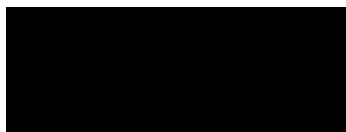
In the course of my examination, no matter has come to my attention:

1. which give 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 8 of the 2006 Accounts Regulationshave 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.

Name:  
Professional Qualification:  
Address:



Signature:



Date: 4 March 2025

**Statement of Receipts and Payments**  
**For the Year Ended 30 September 2024**

		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Donations	1	73,451	66,524
Grants	2	6,396	750
Fundraising	3	1,665	0
Rent	4	5,593	5,427
Investment Income	5	2,228	1,998
Other Income	6	<u>20,260</u>	<u>27,636</u>
<b>Total Receipts</b>		<b><u>109,593</u></b>	<b><u>102,335</u></b>
<b>Payments</b>			
Donations	7	3,351	400
Grants	8	13,542	17,446
Fundraising Costs	9	1,626	0
Property Costs	10	32,575	37,988
Rector Costs	11	43,874	41,535
Admin Costs	12	<u>19,487</u>	<u>13,552</u>
<b>Total Payments</b>		<b><u>114,455</u></b>	<b><u>110,921</u></b>
<b>Surplus / (Deficit) for Year</b>		<b><u>(4,862)</u></b>	<b><u>(8,586)</u></b>
<b>All Funds are Unrestricted</b>			

**Statement of Balances**  
**As at 30 September 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Cash Funds</b>		
Opening Cash at Bank and in Hand	31,078	39,664
Surplus / (Deficit) from Statement of Receipts and Payments	<u>(4,862)</u>	<u>(8,586)</u>
Closing Cash at Bank and in Hand	<u>26,216</u>	<u>31,078</u>
 <b>Consisting of:</b>		
Virgin Money	<u>26,216</u>	<u>31,078</u>
	<u>26,216</u>	<u>31,078</u>
 <b>Investments</b>		
Opening Market Value	217,873	211,097
Realised and Unrealised Gains / (Losses)	<u>6,575</u>	<u>(5,127)</u>
	<u>224,448</u>	<u>217,873</u>
 <b>Total Unrestricted Funds</b>	<u><u>250,664</u></u>	<u><u>248,951</u></u>

**Approved by the Vestry and signed on their behalf by:**

4 March 2025

4 March 2025



**Notes to the Accounts**  
**For the Year Ended 30 September 2024**

**1 Accounting policies**

**Basis of preparation of accounts**

The accounts have been prepared under the historical cost convention as modified by the revaluation of investment assets and are in accordance with applicable accounting standards, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) issued in 2005.

**Fixed asset investments**

Investments are shown at market value and unrealised gains and losses are included in the Statement of Balances.

**Congregational giving, donations, legacies and similar income**

Congregational giving is accounted for when received. Donations, legacies and similar income are accounted for when St. Mary's becomes entitled to the income and a reliable estimate of the amount to be received can be made. Gift Aid tax recoverable is accounted for at the point of receipt.

**Disposals of investments**

Realised profits and losses on investments are recognised on the date of disposal and are included in the Statement of Balances

**Governance Costs**

Governance costs relate to those costs necessary to provide the governance infrastructure which allows St. Mary's to operate and to generate the information required for the public accountability.

**Apportionment of Support costs**

Resources expended are shown in the Statement of Receipts and Payments categorised by charitable activity and governance costs in accordance with the requirements of the Statement of Recommended Practice. Certain costs and grants awarded are capable of direct attribution to the categories; however other costs, in particular non clergy staff costs and costs associated with running the church buildings, are attributable to more than one category. These costs have been apportioned to the specified categories based in proportion with the direct costs.(See note 5)

**2 Funds**

There are currently no Restricted Funds, all current spending is Unrestricted and at the discretion of the Vestry and are available for use at the Vestry's discretion in furtherance of the Church's objectives.

**3 Clergy and Staff Pension Fund**

Employees are eligible to join the Scottish Episcopal Church Pension Fund which is a non-contributory defined benefit scheme with benefits based on final pensionable salary. The Rector is a member of the Fund and others employed by the Scottish Episcopal Church are also members. St. Mary's is unable to identify its share of the underlying assets and liabilities of the fund on a consistent and reasonable basis and so accounts for its contributions as if the scheme was a defined contribution scheme. The contribution rate for the year under review was 32.2%. There were no contributions outstanding at 30 September 2024 in relation to St. Mary's employees.

**Notes to the Accounts (continued)**  
**For the Year Ended 30 September 2024**

**4 Trustee remuneration, benefits and expenses**

Except for the Rector, no member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church. The Rector is ex officio a member of the Vestry and a trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church.

**5 Resources expended on charitable activities**

Resources expended on charitable activities include direct costs, grants awarded and support costs. Support costs, which relate primarily to non-clergy staff costs and costs associated with running the church buildings, are attributable to more than one category. These costs have been apportioned to the specified categories based in proportion with the direct costs.

**6 Charitable Payments**

The following mission support was provided during the year.

Donations to organisations:

CHAS	£ 500
PNG	£ 500
Water Aid	£ 500
Mercy Ships	£ 500
Christian Aid	£ 500
Scottish Air Ambulance	£ 500
Crisis	£ 351

**7 Church Buildings and Property**

The Church and Hall buildings and the Rectory, all in South Road, Ellon are owned by Saint Mary's. The original cost of these assets and the cost of improvements prior to the work started in 2001 are not known and have not been included because, in the opinion of the Vestry, the cost of professionally valuing them to include a value in the accounts outweighs the benefits to users of the accounts.

On 30 September 2024 the Church, Hall and Rectory buildings were insured for £8,870,000 which is an estimate of the replacement cost of buildings and contents. Replacement building cost does not represent market value of the properties and does not include valuation of the land on which the properties are situated.

**8 Quota**

Quota is paid by St Mary's to the Diocese of Aberdeen and Orkney to support the work of the Diocese and of the Scottish Episcopal Church as a whole.

## Analysis of Receipts

For the Year Ended 30 September 2024

	2024	2023
	£	£
<b>1 Donations</b>		
Standing Orders	46,623	48,281
Sunday Collections	8,044	1,601
Church Groups	3,211	498
Funerals & Weddings	1,880	3,779
Gift Aid	13,693	12,365
	<u>73,451</u>	<u>66,524</u>
<b>2 Grants</b>		
Diocese Rectory Improvement	2,188	0
Diocese Stipend Support	2,020	750
Province Rectory Green Fund	2,188	0
	<u>6,396</u>	<u>750</u>
<b>3 Fundraising</b>		
Away Day Income	1,665	0
	<u>1,665</u>	<u>0</u>
<b>4 Rent</b>		
Hire of Hall	5,493	5,177
Hire of Plastic Chairs	100	250
	<u>5,593</u>	<u>5,427</u>
<b>5 Investment Income</b>		
Dividends	2,228	1,998
	<u>2,228</u>	<u>1,998</u>
<b>6 Other Income</b>		
CHAS	30	0
Easy Fundraising	52	129
Insurance Claims	0	9,042
St James Shared Costs	20,178	18,465
	<u>20,260</u>	<u>27,636</u>
<b>Total Receipts</b>	<u><u>109,593</u></u>	<u><u>102,335</u></u>

**Analysis of Payments**  
**For the Year Ended 30 September 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>7 Donations</b>		
Air Ambulance	500	0
CHAS	500	0
Christian Aid	500	0
Crisis	351	0
Mercy Ships	500	0
PNG	500	0
Water Aid	500	0
General	<u>0</u>	<u>400</u>
	<u>3,351</u>	<u>400</u>
<b>8 Grants</b>		
Diocese Quota	13,542	14,829
Grant Expenditure	<u>0</u>	<u>2,617</u>
	<u>13,542</u>	<u>17,446</u>
<b>9 Fundraising Costs</b>		
Away Day Expense	<u>1,626</u>	<u>0</u>
	<u>1,626</u>	<u>0</u>
<b>10 Property Costs</b>		
a) Church		
Church - Altar Expenses	808	1,020
Church - Baptism Expenses	46	0
Church - Catering	69	0
Church - Electricity	1,813	4,740
Church - Gifts	38	0
Church - Property Insurance	227	0
Church - Property Maintenance & Repairs	7,600	7,544
Church - Service Support Materials	85	
Parish Plus Ecclesiastical Insurance	<u>4,640</u>	<u>4,543</u>
	<u>15,326</u>	<u>17,847</u>

**Analysis of Payments (continued)**

**For the Year Ended 30 September 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>10 Property Costs (continued)</b>		
b) Hall		
Hall - Electricity	966	2,215
Hall - Gas	1,708	0
Hall - Property Insurance	200	0
Hall - Property Maintenance & Repairs	2,117	9,507
Hall - Advertising	271	0
Hall - Cleaner - Wages	2,334	2,144
Hall - Cleaner Employee Tax & NI	55	0
Hall - Cleaning & Toilet Supplies	228	0
Hall - Fire Protection - Chubb	526	0
Hall - Office Supplies	14	2,578
Hall - Pest Control & Sanitary Bins - Presly Pest Control	772	951
Hall - Postage	114	0
Hall - Telephone & Internet	879	812
	<u>10,184</u>	<u>18,207</u>
c) Rectory		
Rectory - Council Tax	1,858	1,806
Rectory - Loft & Underfloor Insulation	4,376	0
Rectory - Property Insurance	200	0
Rectory - Property Maintenance & Repairs	631	128
	<u>7,065</u>	<u>1,934</u>
	<u>32,575</u>	<u>37,988</u>
<b>11 Rector Costs</b>		
Rector - Tax & NI	4,999	0
Rector - Other Expenses	77	576
Rector - Pension Contribution	10,430	9,608
Rector - Replacement Priest	325	206
Rector - Stipend	26,287	29,850
Rector - Travel Expenses	1,756	1,295
	<u>43,874</u>	<u>41,535</u>
<b>12 Admin Costs</b>		
Music	3,723	1,895
IT	213	873
Photocopier	3,149	0
Secretary	11,676	10,112
Governance Costs	726	672
	<u>19,487</u>	<u>13,552</u>
<b>Total Payments</b>	<u><b>114,455</b></u>	<u><b>110,921</b></u>

**Appendix - Details of Ringfenced Income**

**For the Year Ended 30 September 2024**

£

**A Grant Income**

Sep 2024 - Diocese Rectory Improvement (Analysis Item 2)	2,188
Sep 2024 - Province Rectory Green Fund (Analysis Item 2)	<u>2,188</u>
	<u>4,376</u>

**Grant Expenditure**

Asset Integrity - Loft Insulation (Analysis Item 10c)	<u>(4,376)</u>
	<u>(4,376)</u>

**Ringfenced Grant Income Remaining**

0