

Scottish Charity No: SC010950

St Anne's Episcopal Church, Dunbar

Annual Report and Accounts
for the year ended
31 August 2024

St Anne's Episcopal Church, Dunbar

Annual Report and Accounts for the year ended 31 August 2024

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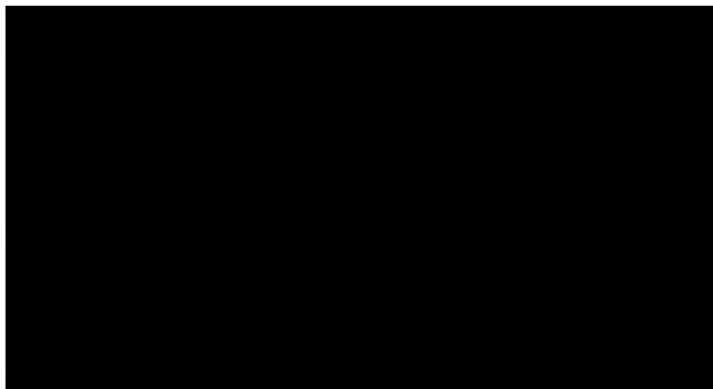
St Anne's Episcopal Church, Dunbar

Reference and Administrative Information

Charity name and address St Anne's Episcopal Church
4 Westgate
Dunbar
EH42 1JL

Scottish Charity Number SC010950

Charity Trustees



Treasurer



Bankers

Royal Bank of Scotland plc
32 Court Street
Haddington
EH41 3NS

Charity Bank
182 High Street
Tonbridge
TN9 1BE

Bank of Scotland
High Street
Dunbar
EH42 1ER

Independent Examiner



G Spratt Accountancy Ltd
Abbeylands
High Street
Dunbar
EH42 1EH

Principal Office

St Anne's Church
4 Westgate
Dunbar
EH42 1JL

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2024

The members of the Trustees present their annual report together with the financial statements for the year ended 31 August, 2024.

Structure and Governance

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January, 2015).

1. St Anne's Episcopal Church – Dunbar is a registered Scottish Charity (SC010950).
2. It is a member of the Diocese of Edinburgh of the Scottish Episcopal Church and is in full communion with the Anglican & Methodist Churches.
3. The superior authority is The Bishop of Edinburgh.
4. All of its affairs are governed by the Vestry, except where permission of the Bishop is required under Canon Law of the denomination.

Appointment of Trustees

Apart from the Rector, Trustees are elected at the Annual General Meeting or appointed by constitution and under Canon Law of the denomination. There is no formal induction programme but new Trustees are given an induction and ongoing guidance is given to ensure that Trustee members are familiar with the Church's values and aims and kept up to date about their responsibilities as the designated trustees of a charity.

Administrative Structure

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

Statement of Risk

The Trustees keep under review the major risks to which the Church could be exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The Church's charitable objectives are the advancement of religion and public benefit. Its principal activities include public worship in sacrament and prayer, offering pastoral care; Christian education, charitable work and fund raising for local, national and international needs, social gatherings of children and young people, the elderly and many community groups of all ages. The Church is actively engaged in raising awareness about and helping people respond to climate change, and we are collaborating with people and organisations across the community who are working towards building a sustainable future for the whole community. The Church also runs (in partnership with the Salvation Army) a Debt Advice Service seeking to alleviate the suffering caused by debt.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2024 – continued

Reserves Policy

St Anne's is a Christian Church, established primarily for the advancement of religion and to provide public benefit. Its main sources of income are private donors and charitable grants including central funds from the Scottish Episcopal Church.

The Trustees consider that reserves are required to:

- mitigate against unforeseen interruption or cessation of regular sources of income;
- accommodate costs of projects or emergencies; and
- address any shortfalls in giving.

The Church's financial position is kept under regular review. Regular budgeting and stewardship campaigns are arranged to plan for and respond to financial needs.

The Trustees have considered the overall financial position of the charity, taking into account:

- income and expenditure trends over the last five years;
- the risk of unplanned expenditure being required;
- potential future project cost requirements; and
- anticipated regular scheduled maintenance to heritable property, identified by a Quinquennial report.

Reserves are set in order to:

- enable the Charity to meet its monthly financial commitments;
- retain sufficient liquid funds to respond to emergencies; and
- to meet any shortfall in giving.

In light of the above, the Church needs sufficient funds in reserve to cover six months expenditure.

This policy will be reviewed each year.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2024 - continued

Volunteers

The Trustees are grateful for the time freely given by volunteers, without whom many of the church's activities would be unable to operate.

Achievements and Performance

Last year Vestry established two sub-groups to enable more detailed attention to be given to different aspects of the Trustees' work: maintaining and developing our buildings and plant; and supporting the rector in leading mission and outreach. These groups are now well-established and working smoothly.

A new mission plan is being developed based on congregational consultation and meetings through the summer. It will aim to help us strengthen our relationships with other organisations and community groups; increase our visibility in the local area; and develop initiatives on topics of concern identified by church members.

Public worship is offered regularly twice a week, supported by a dedicated singing group and volunteer organists. Once a month our Sunday worship is in the Methodist tradition, honouring our ecumenical relationship with the Methodist Church.

The Seasonal Quiet days run last year have continued, and from this has grown a new fortnightly silent prayer gathering, fostering contemplative spirituality. Cairn magazine is produced monthly. Young Church is offered twice a month, with occasional in-service day sessions offered in partnership with Dunbar Area Christian Youth Project (DACYP). We continue to have regular contact with the local Primary School offering assemblies and school visits to church as part of the RME Curriculum. We have hosted a Duke of Edinburgh Award volunteer working towards their Silver award this year, and we welcomed the choir of Belhaven Hill School to work with us to offer a Nine Lessons and Carols Service.

We now work with another local Church to share the leading of regular worship at Lammermuir House care home.

The Tuesday morning Coffee, Cake and Chat group has grown in attendance this year. It offers company and conversation, reducing isolation among older people, as well as offering a warm welcome to any clients of the Debt Advice Service who are passing. The group was generously supported by Dunbar Community Council to enable a day trip to Aberdour in September 2024. We continue to partner with Sustaining Dunbar to offer a Climate Café on a monthly basis, and St Anne's continues to be the home of Harbour Lights Extra, a collaboration with DACYP offering space for young people to gather on Friday afternoons during school term time.

Our Debt Advice Service, run in partnership with the Salvation Army, continues to grow. It now operates with a team of 8 volunteers drawn from across the local churches. The service has supported 57 people this year and is managing over £200,000 of debt. Plans are afoot to recruit a paid Debt Advice Service Co-Ordinator, and this will enable further strategic

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2024 - continued

growth to meet demand. The service continues to work with Dunbar Foodshare and The Ridge, and we worked with The Ridge to host an event as part of their Festival of Recovery, an addiction recovery awareness raising and support event, in September.

The church Eco-Group continues to work towards ecumenical engagement across the town, and raising awareness of climate issues and offering support and appropriate challenge to the congregation, Vestry, local community and elected representatives in public life.

The buildings group continues to work towards the target of the church buildings and rectory being as close as possible to carbon Net Zero by 2030. Plans are advanced for a trial installation of an infra-red heater at the rear of the church, and help is being sought by the SEC's Provincial Net Zero team to scope possible further modifications to the Church building.

Trustee Remuneration and Expenses

None of the Trustees members received remuneration or expenses in respect of their position as Trustees. However the Rector is remunerated on a full-time basis and occupies the priest's house rent free. The church pays for council tax, broadband, fabric insurance and fabric maintenance.

Financial Review

The Congregation and other Supporters are to be thanked for sustaining their regular committed giving that has enabled St Anne's to continue throughout the year.

We launched a Stewardship campaign at the beginning of the financial year which was successful in increasing our regular monthly giving. A downturn in planned giving in recent months requires to be addressed.

The Methodist Church, with whom we have an ecumenical relationship, continues to contribute financially to St Anne's, although the most recent payment was received in September so is not reflected in the Annual Report.

We also received several grants during the year which have been spent or ringfenced for current projects.

Income was boosted by the sale of the Biel Cross and a Litany Book owned by the Church. The funds received for these sales have been ringfenced to help with the planned future purchase of a new rectory, which is under discussion with the Diocese of Edinburgh.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2024 – continued

Expenditure, this year, included one-off costs in relation to roof repairs to remove the cross, the refurbishment of the display boards and decoration of the exterior.

Unrestricted funds show a deficit of £1032 for the year.

Plans for Future

The Vestry will continue to endeavour to sustain income to enable remuneration of a full-time priest for the charge in the long term. The Vestry continues to seek to support the Rector and congregation to continue to grow its range of activities. The Vestry is aiming to sell and buy a new house nearby as a new Rectory to meet SEC Standards and achieve Net Zero targets.

Funds

The Trustees maintain a General Fund for day-to-day operations held in an account at the Bank of Scotland (BOS). It also has a reserve held at the Charity Bank which shall be allocated as appropriate for major repairs to the fabric of the buildings or for replacement of equipment. Another account at RBS is used for the Debt Advice Service run jointly with the Salvation Army. The Trustees also have funds in SEC unit trust pool that are mostly unrestricted Funds and could be used in the event of a sudden drop in income to enable the Church to maintain its current level of activities for a short time until replacement funding was available.

Statement of Trustees Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees are also 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 Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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.

Conclusion

The Trustees would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of St Anne's as a centre of worship and a focus for the community.

BY ORDER OF THE TRUSTEES



Independent Examiner's Report to the Trustees of St Anne's Episcopal Church, Dunbar

I report on the accounts of the charity for the year ended 31 August 2024 which are set out on pages 9 to 17.

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) (a) to (c) 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 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 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  to be reached.

Associate Member of the Association of Charity Independent Examiners
G Spratt Accountancy Ltd
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Dunbar
EH42 1EH

31 October 2024

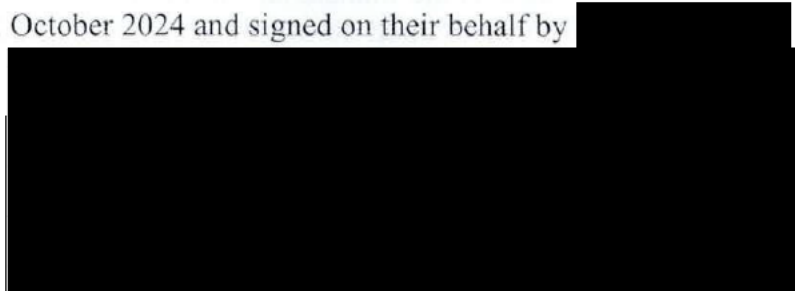
ST ANNE'S EPISCOPAL CHURCH, DUNBAR
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST, 2024

	Notes	Unrestricted Funds £	Endowment £	Restricted Funds £	Total 2024 £	2023 £
Incoming Resources						
Incoming resources from generated funds						
Voluntary Income						
Congregational Income	3	55,103	-	-	55,103	52,293
Donations		4,332	-	4,035	8,367	4,582
Grants	4	5,083	-	6,337	11,420	73,113
Gift Aid		13,888	-	755	14,643	12,404
Diocesan Support		1,540	-	-	1,540	1,280
Methodist Church Contribution		-	-	-	-	3,000
Fundraising		1,032	-	-	1,032	-
Activities for generating funds						
Rent		6,299	-	-	6,299	4,290
Investment Income						
Dividends		666	-	-	666	641
Interest		798	-	-	798	289
Total Incoming Resources		88,741	-	11,127	99,868	151,892
Resources Expended						
Charitable activities						
Clergy and ministry costs	5	44,969	-	-	44,969	41,991
Worship and Mission Costs	6	3,879	-	-	3,879	3,456
Quota		6,750	-	-	6,750	6,141
Property Expenses	7	14,405	-	3,798	18,203	12,939
Admin Costs	8	6,557	-	8,168	14,725	6,299
Church Maintenance and Projects	9	10,808	-	3,089	13,897	79,821
Charity Donations	10	1,500	-	-	1,500	1,697
Governance Costs		88,868	-	15,055	103,923	152,344
		905	-	-	905	810
Total Resources Expended		89,773	-	15,055	104,828	153,154
Net Incoming (Outgoing) Resources						
		(1,032)	-	(3,928)	(4,960)	(1,262)
Realised Gain on Sale		-	-	5,737	5,737	-
Unrealised loss/gain on revaluation		771	1,124	-	1,895	326
Net Movement in Funds						
		(261)	1,124	1,809	2,672	(936)
Fund Balances at 01/09/2023		129,258	12,365	11,192	152,815	153,751
Fund Balances at 31/08/2024		128,997	13,489	13,001	155,487	152,815

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
BALANCE SHEET AS AT 31 AUGUST 2024

	Notes	2024 £	2023 £
Fixed Assets			
Heritable Properties at book value		65,923	65,923
Investments at market value		22,730	20,835
		<hr/>	<hr/>
	11	88,653	86,758
Current Asset			
Bank & Cash		67,704	66,867
		<hr/>	<hr/>
		156,357	153,625
Creditors: amounts falling due within one year			
Creditors & Accruals		870	810
		<hr/>	<hr/>
TOTAL ASSETS LESS LIABILITIES		<u>155,487</u>	<u>152,815</u>
Represented by:			
Unrestricted Funds		128,997	129,258
Endowment Funds		13,489	12,365
Restricted Funds	12	13,001	11,192
		<hr/>	<hr/>
TOTAL FUNDS		<u>155,487</u>	<u>152,815</u>

Approved by the Trustees on 31 October 2024 and signed on their behalf by
Treasurer



ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

Basis of preparation of accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies House 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation

Heritable properties are shown at cost and expenditure on improvements is capitalised. Depreciation is not provided on heritable properties. The heritable properties have useful lives in excess of fifty years. No depreciation has been provided against the book value of heritable properties as, in the opinion of the Trustees, due to the long useful economic lives of the properties and their high residual values, any depreciation charge and resultant accumulated depreciation are immaterial. In the opinion of the Trustees, no impairment of the carrying values has occurred during the year. Expenditure on other tangible fixed assets is charged to revenue as incurred.

Fixed asset investments

Investments are shown at market value and unrealised gains and losses are included in the Statement of Financial Activities. Realised profits and losses on disposed investments are recognised on the date of disposal and are included in the Statement of Financial Activities.

Congregational giving, donations, legacies and similar income

Congregational giving is accounted for when received. Donations, legacies and similar income are accounted for when St Anne'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 the tax reclaim is submitted.

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

Governance Costs

Governance Costs relate to those costs necessary to provide the governance infrastructure which allows St Anne's to operate and to generate the information required for public accountability. These were fees payable to the Independent Examiner.

2 Funds

Unrestricted funds are available for use at the Trustees discretion in furtherance of the Church's objectives; restricted funds are those given for specific purposes.

Unrestricted Funds:

General Fund	Funds held for the general work of the church. The value of all capitalised improvements and additions to church buildings are held in the General Fund.
Endowment Fund	A specific amount of shares left to the Church.

Restricted Funds:

Debt Advice Service	Is a fund run with the Salvation Army that provides debt advice. See Note 13. Grants were received from Advice UK for £6,337.
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Further grants were received from the following:

ELC Grant	£2,000
National Church Maintenance	£2,500
HUB Grant	£ 583

The ELC grant is to be allocated to cost of halo lighting which is at tender stage

The National Church Maintenance award was used for various repairs to the church building.

The Hub Grant was allocated to plants and sundries for church decoration.

Net Zero	At present, we are seeking additional funding to instal an Infa-red Heater. We are also participating in a project using an Energy Footprint Tool (EFT) to build a picture of our carbon footprint. This data will also help the Diocese Net Zero team support us in reducing our footprint, and in accessing funding.
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ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

3	Congregational Giving	2024	2023
	Plate	3,866	4,033
	Offering	51,237	48,260
		<hr/>	<hr/>
		55,103	52,293
		<hr/>	<hr/>
4	Grants		
	DAS	6,337	11,076
	Guttering replacement grant	-	62,037
	ELC	2,000	-
	National Church Maintenance Award	2,500	-
	Hub Grant	583	-
		<hr/>	<hr/>
		11,420	73,113
		<hr/>	<hr/>
5	Clergy and Ministry Costs		
	Rectors Stipends and National Insurance	33,036	30,384
	Pension	10,365	9,525
	Expenses (Mileage)	1,268	1,598
	Training (Clergy & Lay)	300	484
		<hr/>	<hr/>
		44,969	41,991
		<hr/>	<hr/>
6	Worship and Mission Costs		
	Organ and Music	901	696
	Altar Expenses and Flowers	1,010	609
	Mission and Children	1,968	2,151
		<hr/>	<hr/>
		3,879	3,456
		<hr/>	<hr/>

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

7	Property Expenses	2024	2023
	Insurance	3,830	3,585
	Heat and Light	6,171	5,408
	Cleaning	2,700	2,131
	Council Tax for the Rectory	1,704	1,815
		<hr/>	<hr/>
		14,405	12,939
		<hr/> <hr/>	<hr/> <hr/>
8	Admin Costs		
	Printing and Stationery	2,436	433
	Telephone	624	1,500
	Sundries	1,391	234
	Community Money Advice – Debt Advice Service	-	1,100
	Salvation Army DAS	-	806
	Printing DAS	-	246
	IT – Zoom Cost	2,106	920
	Media DAS	-	1,060
		<hr/>	<hr/>
		6,557	6,299
		<hr/> <hr/>	<hr/> <hr/>
9	Church and Rectory Maintenance & Projects		
	Church Maintenance	12,638	4,467
	Rectory Maintenance	684	7,597
	Equipment – Debt Advice Service	-	59
	Bike Rack	-	-
	Net Zero Study	-	-
	Church Guttering replacement	-	66,198
	Church West extension drawing	-	1,200
	Rectory pre Sale survey	-	300
	Projects	575	-
		<hr/>	<hr/>
		13,897	79,821
		<hr/> <hr/>	<hr/> <hr/>

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

10	Charitable Donation	2024	2023
	PNG Church Partnership	500	500
	Women's Aid East & Mid Lothian	500	450
	Simon Community Scotland	500	500
	Parish of Traprain	-	27
	Dunbar Area Christian Youth Project	-	70
	RNLI	-	100
		<hr/>	<hr/>
		1,500	1,569
		<hr/> <hr/>	<hr/> <hr/>

11	Fixed Assets	Heritable Property	Investment	Total
	As at 1/9/2023	65,923	20,835	86,758
	Gain on Revaluation	-	1,895	1,895
		<hr/>	<hr/>	<hr/>
	As at 31/8/2024	65,923	22,730	88,653
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The heritable property is the rectory at historic cost. It is insured for £383,187. The Church building is not included in the financial statements as it is vested in a separate body of trustees.

St Anne's investments are held in the Scottish Episcopal Church Unit Trust Pool which was valued at £22,730 as at 31/8/2024. 454 of the total units held (765) are within the endowment fund. These 454 were valued at £14,040 as at 31/8/2024.

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

12 Restricted Funds

(a) Debt Advice Service	Income	Expenditure
Bank Balance at 1/9/2023	8,103	
One off gifts	4,035	
Gift Aid	755	
Grants	6,377	
Miscellaneous		3,540
Room Rentals		3,776
Travel		351
Rent		22
Communications		4,277
Bank Balance at 31/8/2024		7,264
	<hr/>	<hr/>
	19,230	19,230
	<hr/>	<hr/>
(b) Guttering Replacement Church		
B/fwd	3,089	
Works & Fees		3,089
C/fwd		-
	<hr/>	<hr/>
	3,089	3,089
	<hr/>	<hr/>
(c) Fund Balance	2024	2023
Debt Advice Service	7,264	8,103
Guttering Replacement Church	-	3,089
New Rectory	5,737	-
	<hr/>	<hr/>
	13,001	11,192
	<hr/>	<hr/>

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

13 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 August 2024 nor for the year ended 31 August 2023.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 August 2024 nor for the year ended 31 August 2023 except for the reimbursement of travel and administration costs as per note 5.