

Charity Reference Number SC003582

All Saints Episcopal Church with St Ninian's Fellowship

Annual Report & Accounts
for the Year Ended 31 August 2025

All Saints Episcopal Church with St Ninian's Fellowship

Charity Trustees

Current

Gerry Ewan – Lay Representative
Rosemary Green – Alt Lay Representative
Philip Colville – Treasurer
Michael Clayton – Vestry Secretary
Lynne Wright – Health & Safety
Kirsty Anderson

Resigned during the year

Lesley Miller – Fundraising and Publicity (23 September 2024)

The Priest in Charge (Rev Dawn Matthew) is ex officio a member of the Vestry and chairs Vestry meetings.

Independent Examiner

Gordon Reid,
The Cottage,
Auchenmalg,
Glenluce
DG8 0JR

Bankers

Royal Bank of Scotland,
15 Bridge Street,
Stranraer
DG9 7JA

Church Address

All Saints Episcopal Church,
Challoch,
Newton Stewart
DG8 6RB

Contact Address

Rev Dawn Matthew,
Priest in Charge,
All Saints Episcopal Church,
Challoch,
Newton Stewart
DG8 6RB

All Saints Episcopal Church with St Ninian's Fellowship

Report of the Vestry for the Year Ended 31st August 2025

The members of the Vestry present their annual report together with the financial statements for the year ended 31 August 2025.

Structure and Governance

In terms of the Charities and Trustees 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 with St Ninian's Fellowship is a registered Scottish Charity (SC003582)
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 the Annual Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme 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 the 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 order and to look after the finances of the church.

Statement of Risk

The Vestry keeps under review the major risks to which the church is exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The church's principal activities include public worship in sacrament and prayer, Christian education, social meetings, charitable work and fundraising for local, national and international needs and other events to encourage outreach to all within the community.

All Saints Episcopal Church with St Ninian's Fellowship

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.

Relationship with St Margaret's Church, New Galloway

Rev Dawn Matthew is Priest in Charge of All Saints, Challoch and St Margaret's, New Galloway. She took up her appointments on 18th February 2023. A cost sharing agreement was agreed between the two Vestries and the Diocese on 26th January 2023. The agreement was reviewed in 2024.

Financial Review

All Saints, Challoch has been fortunate to receive a number of generous bequests and donations in recent years. During 2024/25 we received Restricted Donations totalling £10,475 which are specifically to contribute towards stipend costs.

During the year, the church made a cash deficit of £10,603 on unrestricted funds – in part due to repairs and maintenance costs during the summer. This was slightly better than budgeted however this cash deficit was offset by unrealised gains of £14,658 on the investments held by the church. Thus, the total funds held by the church increased from £331,507 to £344,037. The next quinquennial survey falls due in 2026 and this may lead to additional maintenance expenditure.

We continue to run a small number of events to increase our engagement with the local community and to raise funds.”

Achievements and Performance

The church continues to make its facilities available for use and provided worship for the whole community. As well as Sunday services, we hold mid week services in church and weekly evening prayer services by zoom.

The following outward facing events were planned for 2025:-

- Mid Summer Music Festival in July
- Flowerfest and Ploughman's Produce, Doors Open Heritage & Harvest in September
- All Saints and Angels in November
- Christmas : Posada in December

which have helped to bring people into the church. During the summer we opened the church on Saturdays to visitors.

All Saints Episcopal Church with St Ninian's Fellowship

Plans for Future Periods

The proposed budget for 2025/26 will be submitted to the Annual General Meeting for approval together with an indicative budget for 2026/27. It will reflect our aspirations to grow our mission and ministry, while keeping our costs under control.

Rev Dawn Matthew joined us as Priest in Charge on 18 February 2023 – initially for a three year period subject to a review.

Reserves Policy

The Vestry has adopted a policy of trying to maintain a level of unrestricted reserves, whilst continuing to invest wisely to provide a yield, which, together with effective cost control, should allow us to continue to serve our community for the foreseeable future.

Statement of Vestry member's 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 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,

Vestry Secretary
29 October 2025

All Saints Episcopal Church with St Ninian's Fellowship

Receipts and Payments Accounts for Year Ended 31 August 2025

	Notes	2025 Unrestricted	2025 Restricted	2025 Total	2024 Total
RECEIPTS					
Congregational giving	2	£20,744	£10,475	£31,219	£20,178
Investment Income	3	£11,675	£0	£11,675	£10,563
Other charitable activities		£350	£0	£350	£723
Grant Received		£0	£0	£0	£250
Bequests		£0	£0	£0	£0
		<u>£32,769</u>	<u>£10,475</u>	<u>£43,244</u>	<u>£31,714</u>
Fundraising Events (net)	9	£713	£0	£713	£727
Collections for Charities	4	£615	£0	£615	-£183
Other Collections (net)	5	£0	£0	£0	£0
Total Receipts		<u>£34,097</u>	<u>£10,475</u>	<u>£44,572</u>	<u>£32,258</u>
PAYMENTS					
Clergy (share)	6	£17,040	£2,000	£19,040	£17,866
Rectory (share)	7	£2,027	£0	£2,027	£4,919
Diocesan Quota		£5,728	£0	£5,728	£4,060
Property Expenses	8	£18,818	£0	£18,818	£14,713
Misc expenses		£937	£0	£937	£1,504
Governance	11	£150	£0	£150	£460
		<u>£44,700</u>	<u>£2,000</u>	<u>£46,700</u>	<u>£43,522</u>
Purchase of investments	10	£35,000	£0	£35,000	£120,000
Total Payments		<u>£79,700</u>	<u>£2,000</u>	<u>£81,700</u>	<u>£163,522</u>
Surplus / (Deficit) for the year		<u>-£45,603</u>	<u>£8,475</u>	<u>-£37,128</u>	<u>-£131,264</u>
Underlying Surplus / (Deficit) before investment purchases and bequests		<u>-£10,603</u>	<u>£8,475</u>	<u>-£2,128</u>	<u>-£11,264</u>

All Saints Episcopal Church with St Ninian's Fellowship

Statement of Balances as at 31 August 2025

Cash at bank and in hand	2025			2024
	Unrestricted	Restricted	Total	Total
Opening Bank Statement Balances	£50,219	£250	£50,469	£181,733
Cash held at 31 August 2024				£459
	£50,219	£250	£50,469	£182,192
Cash held 31 Aug 2024, banked 6 Sept 2024				-£459
Investments Purchased	£35,000	£0	£35,000	£120,000
Bequests Received	£0	£0	£0	£0
Underlying Revenue Surplus / (Deficit)	-£10,603	£8,475	-£2,128	-£11,264
Closing Bank and Cash Balance	£4,616	£8,725	£13,341	£50,469

Investments

Market Value at beginning of the year	£281,038	£0	£281,038	£151,205
Investments purchased	£35,000	£0	£35,000	£120,000
Unrealised gains / (losses) in year	£14,658	£0	£14,658	£9,833
Market Value at end of the year	£330,696	£0	£330,696	£281,038

Represented by

SEC Unit Trust Pool (4915 units)	£160,696	£0	£160,696	£146,038
Epworth Cash Plus Fund	£170,000	£0	£170,000	£135,000
	£330,696	£0	£330,696	£281,038

Fund Balances

At beginning of year	£331,257	£250	£331,507	£333,397
Banking re prior year			£0	-£459
Bequests Received	£0	£0	£0	£0
Surplus / (Deficit)	-£10,603	£8,475	-£2,128	-£11,264
Movement in Investments	£14,658	£0	£14,658	£9,833
At end of the year	£335,312	£8,725	£344,037	£331,507

Approved by the Vestry on 29 October 2025 and signed on their behalf



Treasurer



Chair

All Saints Episcopal Church with St Ninian's Fellowship

Receipts and Payments Accounts for Year Ended 31 August 2025

Notes to the Accounts

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis. No adjustments have been made for income due but not yet received, nor for any expenses incurred but not yet paid at the end of the accounting year. The Church is not shown in these accounts but is held in the name of the Diocesan Trustees. Maintenance costs are written off when paid. These accounts are presented on a receipts and payments basis as gross income for the year was less than £250,000.

	2025	2025	2025	2024
	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	
2. Congregational Giving				
Pledged Giving	£12,290	£0	£12,290	£9,565
Open Plate	£4,501	£0	£4,501	£2,182
Tax Reclaimed	£3,672	£0	£3,672	£3,393
Donations	£281	£10,475	£10,756	£5,038
	<u>£20,744</u>	<u>£10,475</u>	<u>£31,219</u>	<u>£20,178</u>
3. Investment Income				
Unit Trust	£4,866	£0	£4,866	£3,302
Cash Fund	£6,117	£0	£6,117	£5,324
Bank Interest	£692	£0	£692	£1,937
	<u>£11,675</u>	<u>£0</u>	<u>£11,675</u>	<u>£10,563</u>
4. Collections for other charities				
Balance held at the start of the year	£47	£0	£47	£227
Receipts from collections	£825	£0	£825	£1,208
Payments to charities	£210	£0	£210	£1,391
Of which paid from Church funds	£0	£0	£0	£3
Balance held at the end of the year	<u>£662</u>	<u>£0</u>	<u>£662</u>	<u>£47</u>

All Saints Episcopal Church with St Ninian's Fellowship

Receipts and Payments Accounts for Year Ended 31 August 2025

Notes to the Accounts (Cont.)

5. Other Collections				
Receipts	£0	£0	£0	£120
Payments	£0	£0	£0	£120
Balance held at the end of the year	£0	£0	£0	£0
6. Clergy				
Stipend	£14,682	£2,000	£16,682	£15,500
Travel Expenses	£2,358	£0	£2,358	£1,816
Training and Development	£0	£0	£0	£550
	£17,040	£2,000	£19,040	£17,866
7. Rectory				
Council Tax	£1,548	£0	£1,548	£2,386
Insurance	£217	£0	£217	£213
Repairs and Maintenance	£262	£0	£262	£2,320
	£2,027	£0	£2,027	£4,919
8. Property Expenses				
Repairs and Maintenance	£8,267	£0	£8,267	£3,189
Organ Maintenance	£372	£0	£372	£0
Insurance	£1,853	£0	£1,853	£1,813
Electricity	£8,326	£0	£8,326	£7,354
Purchase and fitting out of shed	£0	£0	£0	£2,156
ECO	£0	£0	£0	£201
	£18,818	£0	£18,818	£14,713
9. Fundraising events				
Income	£774	£0	£774	£742
Expenditure	£61	£0	£61	£15
Funds Raised	£713	£0	£713	£727
10. Purchase of Investments				
SEC Unit Trust	£0	£0	£0	£60,000
Epworth Cash Plus Fund	£35,000	£0	£35,000	£60,000
	£35,000	£0	£35,000	£120,000
11. Governance				
Independent Examiner	£150	£0	£150	£100
Legal	£0	£0	£0	£360
	£150	£0	£150	£460

All Saints Episcopal Church with St Ninian's Fellowship

Receipts and Payments Accounts for Year Ended 31 August 2025

Notes to the Accounts (Cont.)

12. Related Party Transactions

No remuneration has been paid, during the year, to a charity trustee or anyone connected to a charity trustee other than the stipend paid to the Priest in Charge.

In addition to the reimbursement of expenses to the Priest in Charge as in Note 6, expenditure was reimbursed to two trustees amounting to £108 (2023 one trustees £158).

As disclosed in the Trustees Report, there is a cost sharing agreement with St Margaret's, New Galloway and the Diocese of Glasgow and Galloway. Under this agreement All Saints, Challoch, St Margaret's, New Galloway and the Diocese of Glasgow and Galloway agree to share a number of joint costs such as stipend, pension contributions, travel and subsistence, training and development and the cost of the rectory in New Galloway. During 2024/25 the total of such payments made to St Margarets amounted to £4748 (2024 £7025).

Independent Examiner's Report to the Trustees of All Saints Episcopal Church with St Ninian's Fellowship

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

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 2006 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 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.

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
 - 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.

Name: Gordon James Reid

A handwritten signature in black ink, appearing to read 'Gordon James Reid', written over a horizontal line.

Relevant Professional qualification/professional body: MAAT

Address:

The Cottage

Auchenmalg

Glenluce

Newton Stewart

DG8 OJR

Date: 30th October 2025