Charity Registration Number: SC021643
Charity Regulator: Office of the Scottish Regulator

St Mary's Episcopal Church, Grangemouth

Unaudited Annual Report and Accounts

For the period

1 October 2024 to 30 September 2025

St Mary's Episcopal Church, Grangemouth

Period ended 30th September 2025

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St Mary's Episcopal Church, Grangemouth

Trustees Annual Report
Period ended 30th September 2025

The vestry present their report and the unaudited financial statements of the charity for the period ended 30th September 2025

Reference & Administration Details

Charity name: St Mary's Episcopal Church, Grangemouth

Principal Office: Ronaldshay Crescent
Grangemouth
West Lothian
FK3 9JH

Vestry members who have served at any time from 1st October 2024 until the date this report was approved are:

Ex officio members

Rev'd Willie Shaw (Rector and Chair) until 30th June 2025
Rev'd Amy Jo Phillips (Priest in Charge and Chair) from 25th Sept 2025
Rev'd Susan Ward

Elected members:

Claire Begg (Secretary) appointed 25th Nov 2025; elected 25th Jan 2026
Pauline Moss
Heather Lawrence
Peter Blair
Jennifer McCunnie
Lyndsay Urbanczyk elected 25th Jan 2026
Sheena Wilson elected 25th Jan 2026
Beryl Northway elected 25th Jan 2026

Independent Examiner: Mr Ian Lawson Bsc CA

Structure, governance and management

Governing Document:

The church is an unincorporated association governed by a constitution and managed by the Vestry. The church is a member of the congregation of the Diocese of Edinburgh in the Scottish Episcopal Church. Vestry members are Trustees for purposes of Charity Legislation.

The Church is a charity under the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.
St Mary's Episcopal Church, Grangemouth is a registered Scottish Charity with number SC021643

Recruitment, appointment and induction of new trustees:

Ex officio members of the Vestry include the Rector, appointed by the Vestry, in consultation with the Bishop of the Diocese.
Other Vestry members are elected by the congregation in the annual general meeting or may be co-opted by the Vestry.
New members are given ongoing guidance by other Vestry members.

Administrative Structure

The Vestry is responsible for managing and safeguarding the assets of the church and assisting the Rector in matters affecting the spiritual welfare of the congregation. The Vestry is accountable for the finances of the church and ensuring compliance with Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Risk Management

The Vestry, at it regular meeting, considers any risks facing the Church and how they may be mitigated. Quinquennial property reviews are carried out to give assurance in relation to property risks.

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.

Achievements and Performance

Over the past year, St Mary's has endeavoured to continue to provide the usual activities of a congregation as part of the wider Scottish Episcopal Church. We have held Sunday services each week, and mid-week services fortnightly on Wednesdays until the departure of Rev'd Willie Shaw, as well as Bible study groups, prayer groups and social activities.
Attendance from St Mary's and other churches in the town at our monthly Prayer and Potatoes has remained encouraging, while our monthly afternoon tea services – a shortened Eucharist followed by

afternoon tea in the hall- continue to draw in older congregants who cannot make it to our weekly Sunday morning Eucharists and to draw some people back into church who had stopped attending.
Outreach into the wider community of Grangemouth has consisted primarily of Rev'd Susan Wards's sterling work with Kersiebank Community Project and the big contributions that various members of the congregation have made as volunteers to the foodbank.
Ecumenical links with our Church of Scotland and Roman Catholic neighbours remain good. We hope to build on these in the coming year.

Financial Review

The accounts for the year show a deficit of £3,390 and improvement on the prior year loss of £4,267. An improvement in levels of free will giving was partially offset by inflationary increases in running the church.

Reserves Policy

It is the Vestry policy to try 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 the current level of activities for a reasonable period of time until replacement funding is obtained.

Investments

Monies which are not needed to fund day to day expenditure are invested in either the Scottish Episcopal Church Unit Trust Pool (UTP) or the M&G Charities Charifund.
The agreed investment policy of both the UTP and M&G is to earn a return on the assets over the long term, sufficient at least to maintain the real value of the distribution to unit holders.

Independent Examiner's Report to the trustees of St Mary's Episcopal Church, Grangemouth

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 7 to 10.

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 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 report

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 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.

Ian A S Lawson
A member of the Institute of Chartered Accountants
7th October 2026

Charity name: St Mary's Episcopal Church Grangemouth

Charity No.: SC021643

Receipts & Payments Accounts

From	Period start date	to	Period end date
	1/10/2024		30/9/2025

Section A Statement of Receipts & Payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations and Legacies	24 313	-	-	-	24 313	18 765
Charitable Activities	212	-	-	-	212	472
Other Trading Activities	2 180	-	-	-	2 180	1 868
Investments	4 099	-	-	-	4 099	6 544
A1 Sub total	30 804	-	-	-	30 804	27 649
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Loans taken out					-	
Loan repayments received					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	30 804	-	-	-	30 804	27 649
A3 Payments						
Charitable Activities	33 979	-	-	-	33 979	31 916
					-	
A3 Sub total	33 979	-	-	-	33 979	31 916
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Loans made					-	
Loan repayments	215	-	-	-	215	-
A4 Sub total	215	-	-	-	215	-
Total payments	34 194	-	-	-	34 194	31 916
Net receipts/(payments)	(3 390)	-	-	-	(3 390)	(4 267)
A5 Transfers to/(from) funds	-	-	-	-	-	-
Surplus/(deficit) for year	(3 390)	-	-	-	(3 390)	(4 267)
A6 Cash funds last year end	15 859	-	-	-	15 859	20 126
Cash funds this year end	12 469	-	-	-	12 469	15 859

St Mary's Episcopal Church Grangemouth SC021643

Section B Statement of Balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	15 859	-	-	-	15 859	20 126
	Surplus / (deficit) shown on receipts and payments account	(3 390)	-	-	-	(3 390)	(4 267)
	Derived cash balances at year end	12 469	-	-	-	12 469	15 859
					Cash/bank balances at year end	12 469	

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	M&G Charifund	General Fund	16 848	15 753
	SFC Unit Trust Pool	General Fund	103 306	94 598
		Total	120 155	110 351

	Details	Fund to which asset belongs	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				
		Total	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B4 Assets retained for the charity's own use				
		Total	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B5 Liabilities	Short Term Loans	General Fund	882	1 077
		Total	882	1 077

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B6 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees

Signature: Amy Jo Philip

Print Name: Amy Jo PHILIP

Date of approval: 9/10/26

Section C Notes to the Accounts

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Aberlour		1	70
Diocese of Edinburgh		2	253
Poppy Scotland		1	91
		Total	414

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	

C4b Trustee expenses - details

	Number of trustees	£
Clergy Expenses	1	581

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

St Mary's Episcopal Church Grangemouth SC021643

5 Breakdown of unrestricted funds

	General Fund	Total unrestricted funds	Total unrestricted funds last period
Receipts			
Donations and Legacies	-	-	-
. . Cash Collections (Open Plate)	702	702	511
. . Donations	689	689	1 187
. . Gift Aid Claimed	2 505	2 505	2 261
. . Gift Days	590	590	555
. . Grants	6 070	6 070	2 234
. . Planned Giving	13 758	13 758	12 017
Charitable Activities	-	-	-
. . Share of Loan Repayments	121	121	-
. . Special Collections	91	91	472
Other Trading Activities	-	-	-
. . Fetes, Bazaar, Other Fund-raising Events	1 745	1 745	1 058
. . Rent for Use of Charity Centre for Fund Raising	435	435	810
Investments	-	-	-
. . Interest Received	63	63	70
. . Dividends & Reclaimed Tax	4 036	4 036	6 474
Sub total	30 804	30 804	27 649
		-	
Receipts from asset & investment sales			
Proceeds from sale of fixed assets	-	-	-
Proceeds from sale of investments	-	-	-
Loans taken out	-	-	-
Loan repayments received	-	-	-
Sub total	-	-	-
Total receipts	30 804	30 804	27 649
		-	
Payments			
Charitable Activities	-	-	-
. . Charity Management & Administration	69	69	341
. . Charity Running Costs	8 363	8 363	6 150
. . Clergy Costs	20 173	20 173	20 214
. . Cost of Services	221	221	73
. . Grants	414	414	832
. . Quota	2 710	2 710	2 706
. . Rectory Costs	1 747	1 747	1 600
. . SEC Conference Cost	284	284	-
Sub total	33 979	33 979	31 916
		-	
Payments relating to asset and investment movements			
Purchases of fixed assets	-	-	-
Purchase of investments	-	-	-
Loans made	-	-	-
Loan repayments	215	215	-
Sub total	215	215	-
		-	
Total payments	34 194	34 194	31 916
		-	
Net receipts / (payments)	(3 390)	(3 390)	(4 267)
Transfers to / (from) funds	-	-	-
Surplus / (deficit) for year	(3 390)	(3 390)	(4 267)
		-	

Nature and purpose of funds
General Fund: