

SCOTTISH CHARITY REFERENCE SC 000527

**SCOTTISH EPISCOPAL CHURCH
DIOCESE OF GLASGOW AND GALLOWAY**

**ST. MARY'S EPISCOPAL CHURCH
GATEHOUSE OF FLEET**

**ACCOUNTS
FOR THE PERIOD 1ST SEPTEMBER 2024 TO 31ST AUGUST 2025**

**St. Mary's Episcopal Church, Gatehouse of Fleet
Scottish Charity Reference SC 000527**

Charity Trustees - Members of the Vestry Committee

Rev. Alison Hudson (from 19th September 2024) - Chair
Mrs Barbara McFarlane
Mrs Theresa Hodgson - Secretary
Mrs Diana Proudlove
Lady Beverley Vaux
Mrs Judy Samways
Mr David Hart - Treasurer
Ms Helen Wood (from 24th November 2024)

Independent Examiner

Jennifer McDairmant
Saint & Co
26 High Street
Annan
DG12 6AJ

Bankers

Bank of Scotland
192 King Street
Castle Douglas
DG7 1DB

Church Address

Dromore Road
Gatehouse of Fleet
Castle Douglas
DG7 2JX

Principal Office Address

21 High Street
Gatehouse of Fleet
Castle Douglas
DG7 2HR

St Mary's Episcopal Church, Gatehouse of Fleet - SC 000527

The members of the Vestry present their Annual Report, together with the Financial Statements for the year ended 31st August 2025.

Structure and Governance

St Mary's Episcopal Church is a registered Scottish Charity - SC 000527.

The Church is part of the Diocese of Glasgow & Galloway in the Scottish Episcopal Church and is in full communion with the Anglican Church. The Superior Authority is the Bishop of Glasgow & Galloway. Its affairs are governed by the Vestry in accordance with the Constitution. The Constitution was updated in May 2022, approved by the Bishop and at a Special Meeting of the Congregation.

Appointment of Vestry Members

Vestry Members are elected or appointed by the Annual General Meeting in accordance with the Constitution and under Canon Law of the Scottish Episcopal Church. Vestry Members may also be co-opted during the year to serve on the Vestry until the following AGM. All Vestry Members sign the declaration confirming their eligibility to act as Charity Trustees. There is no formal induction programme, but ongoing guidance is given to ensure Vestry Members are familiar with the Church's aims and values, and of their responsibilities as Charity Trustees.

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 in good condition and to look after the finances of the Church.

Statement of Risk

The Vestry maintains a register of the risks to which the Church is exposed, which is regularly reviewed with appropriate mitigation actions put in place. The Church has established procedures where appropriate to manage risks and has indemnity insurance in place.

Charitable Activities and Objectives

The Church's principal activities include public worship in sacrament and prayer, christian education, charitable work and fundraising for local, national and international needs. The Church holds occasional social gatherings and events relevant to the local community.

Volunteers

The Vestry is grateful for the time given freely by volunteers, without whom our activities would be unable to operate.

Achievements and Performance

The Church has continued to make its facilities available for the use and provision of worship for the whole community. Sung Eucharist services are held every Sunday morning. On fifth Sundays of the month a joint Eucharist service is held with Greyfriars Church, the location alternating between Gatehouse and Kirkcudbright.

Musical and other events have taken place in the church through the year, particularly as part of the town's 2025 Gala Week.

Ministry

The interregnum that St Mary's had been in since the departure of the former Rector in April 2023, ended on 19th September 2024 with the appointment of the Reverend Alison Hudson as Priest-in-Charge of St Mary's Gatehouse and Greyfriars Kirkcudbright.

Financial Review

The financial performance for the year has been much better than anticipated, with an overall surplus of £2,556, compared with a budgeted deficit of £3,833. Income was significantly above budget and expenditure was below budget in areas including maintenance, insurance and diocesan quota.

The church finally received a payment of £1,732 from SSE comprising a refund for over-charged electricity between 2021 and 2023, and a £200 compensation award from the Energy Ombudsman. Unfortunately, 12 months after the Ombudsman award was made, nothing had been received and the church had to commence legal action to recover the debt, at a cost of £438.

Donation income over the year has also been higher than anticipated, with an increase from one of our regular external donors and, following a stewardship service in April, increases in regular giving and one-off donations from some members of our regular congregation. As a result of the increased giving our Gift Aid and GASDS tax reclaims have also increased.

Investments are held with the Scottish Episcopal Church Unit Trust Pool, which has again shown an increase in value over the year, as well as providing £819 in distribution income.

Maintenance expenditure has been lower than anticipated, partly because we haven't been able to complete repairs to the vestry window, or replace the church notice board, as quickly as we would have liked. This underspend is likely to be reflected in significantly higher maintenance expenditure in 2025-26.

Utility costs have been lower this year reflecting our fixed-price cheaper contract with EDF.

As Treasurer I would like to express my thanks to everyone for their continued generous financial support for the Church over the year, without which we would be unable to continue our ministry in Gatehouse.

Approved by the Trustees and signed on their behalf:



**David Hart - Treasurer, St Mary's Gatehouse of Fleet
October 2025**

Independent Examiner's Report on the Accounts
St. Mary's Episcopal Church, Gatehouse of Fleet - SC000527
For the year ended 31st August 2025

Independent Examiner's Report to the Trustees

I report on the financial statements of the charity for the year ended 31st August 2025.

Respective Responsibilities of the Trustees and the Independent 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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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 the Independent Examiner's Statement

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

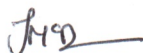
In the course of my examination, no matter has come to my attention:

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.

Signed



Date

16/10/2025

Jennifer McDairmant, FCA
Saint & Co, 26 High Street, Annan DG12 6AJ

ST MARY'S EPISCOPAL CHURCH, GATEHOUSE OF FLEET - SC000527
For the period 1st September 2023 to 31st August 2025
Receipts and Payments Accounts

Section A - Statement of Receipts and Payments

	Notes	Unrestricted	Restricted	Total Funds Current Period	Total Funds Previous Period
Receipts					
Donations	(1)	12,548.14		12,548.14	10,014.27
Legacies & Donations	(2)	2,583.60		2,583.60	3,451.44
Fund Raising		340.50		340.50	114.96
Investment Income	(3)	818.73		818.73	719.49
Gift Aid	(4)	2,937.10		2,937.10	3,040.00
Miscellaneous	(5)	1,732.40		1,732.40	405.00
Charities		527.09		527.09	551.46
Total Receipts		21,487.56	0.00	21,487.56	18,296.62
Expenditure					
Cleaner		828.00		828.00	774.00
Maintenance		1,041.96		1,041.96	1,613.28
Accounting & Legal	(6)	558.24		558.24	100.00
Electricity	(7)	928.11		928.11	5,700.96
Charities		527.09		527.09	551.46
Organists		875.00		875.00	980.00
Diocesan Quota		1,589.10		1,589.10	1,494.30
Miscellaneous	(5)	395.24		395.24	785.15
Insurance		1,282.79		1,282.79	1,037.14
Clergy Expenses	(8)	48.60		48.60	289.00
Bank Charges		18.94		18.94	0.00
Transfer to Joint Account	(9)	10,838.81		10,838.81	5,583.63
Total Expenditure		18,931.88	0.00	18,931.88	18,908.92
Surplus/(Deficit) for the Year		2,555.68	0.00	2,555.68	(612.30)

Section B - Statement of Balances as at 31st August 2024

There are no endowments in existence for St Mary's.

	Notes	Unrestricted	Restricted	Total Funds Current Period	Total Funds Previous Period
Cash Funds					
Balance at the beginning of Year		16,467.23	0.00	16,467.23	17,079.53
Surplus/(Deficit)	(10)	2,555.68	0.00	2,555.68	(612.30)
Total cash at year end		19,022.91	0.00	19,022.91	16,467.23
Investments at 31st August					
SEC Unit Trust Pool	(11)			27,038.85	24,572.40
Other Assets (Retained for the Charity's own use)					
Share of joint account balance				552.43	0.00
Half share in Rectory, 18 Castle Dykes Rd, Kirkcudbright				110,500.00	110,500.00
Total Investments and Other Assets				138,091.28	133,979.87
Total Assets				157,114.19	150,447.10

David Hart
Treasurer
30th September 2025

Notes Relating to the Accounts for St Mary's Episcopal Church, Gatehouse of Fleet, SC000527, for the year 1st September 2024 to 31st August 2025

Charities are required to comply with the Charity Accounts (Scotland) Regulations 2006. These Accounts have been prepared as Receipts and Payments Accounts. The note numbers refer to Sections A and B of the Accounts.

1. Donations comprise income from standing orders, regular direct bank transfers and Sunday collections.
2. Legacies and donations comprise other donations, including £1,250 from the John Younger Trust, £200 from the Murray Usher Foundation and some additional individual donations from Church members following a stewardship service.
3. Investment income comprises half-yearly distributions from the SEC Unit Trust Pool.
4. Gift Aid income includes GASDS and relates to the 2024/25 fiscal year.
5. Miscellaneous income comprises a refund of £1,532.40 from SSE for overcharging for electricity between 2021 and 2023, together with £200 compensation awarded by the Energy Ombudsman.
6. Accounting and Legal costs comprise the Independent Examiner fees for 2023/24 and £438.24 in legal costs incurred in recovering the SSE debt.
7. Electricity costs are significantly lower this year as a result of a new fixed-term contract with EDF.
8. Clergy Expenses relate to clergy providing services during the interregnum.
9. Joint Account contributions comprise St Mary's agreed share of the revenue costs of the Priest in Charge and rectory, and an additional £500 towards rectory storm damage costs.
10. The cash balance at year-end comprises £18,915.81 balance in the bank account and £107.10 cash in hand.
11. The SEC Unit Trust holding is 827 units at a unit price of £32.6951 on 31st August 2025.

Payments to Trustees or Persons Related to the Charge

No payments were made to Trustees during the year.

Expenses totalling £38.35 were reimbursed to two trustees for the purchase of a gift to the person maintaining the church website, mulled wine for a Christmas service and paper for the church printer. Expenses paid are supported by receipts.