

Charity Reference Number – SC000772

St Baldred's Church, North Berwick
Report and Accounts for the year ended
30th September 2025

ST BALDRED'S CHURCH, NORTH BERWICK

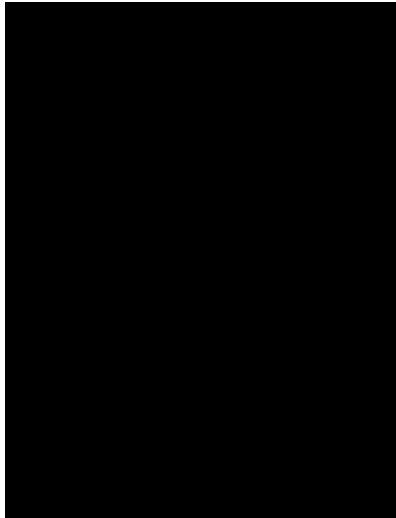
Reference and Administrative Information:

Registered Charity Number: SC000772

Principal Address: St Baldred's Church
2 Dirleton Avenue
North Berwick

Registered Address: 11A Dirleton Avenue
North Berwick
EH39 4AX

Charity Trustees – members of the Vestry:



Rector
Honorary Secretary
Lay Representative
Alternative Lay Representative
People's Warden
Property Convener
Gift Aid Secretary, deceased 11 July 2025
Elected member (2019), resigned 8 December 2024
Elected member (2019), resigned 8 December 2024
Elected member (2020)
Elected member (2020), resigned 8 December 2024
Elected member (2021)
Elected member (2024), appointed 8 December 2024
Elected member (2024), appointed 8 December 2024

Honorary Treasurer:



Bankers:

Royal Bank of Scotland	Bank of Scotland
32 Court Street	PO Box 17235
Haddington	Edinburgh
EH41 3NS	EH11 1YH

Solicitors: Morton Fraser MacRoberts LLP
9 Haymarket Square
Edinburgh
EH3 8RY

Independent Examiner:



Whitelaw Wells
Chartered Accountants
9 Ainslie Place
Edinburgh
EH3 6AT

ST BALDRED'S CHURCH, NORTH BERWICK

Report of the Vestry Year ended 30 September 2025

The members of the Vestry present their annual report together with the financial statements for the year ended 30 September 2025.

St Baldred's mission is to live out God's Kingdom through Christian ministry and worship, service and fellowship as part of the wider Scottish Episcopal Church. St Baldred's church is a linked charge with St Adrian's Church, Gullane, with which is shared a Rector and Rectory.

This annual report and accounts present a summary of our financial activities during the year and gives an overview of the general activities which have taken place in the life of our church.

Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), the Vestry reports to the congregation as follows:

1. St Baldred's Episcopal Church, North Berwick is an unincorporated association registered as a Scottish Charity (SC000772);
2. It is an incumbency in the Diocese of Edinburgh of the Scottish Episcopal Church, and is within the Anglican Communion;
3. The superior authority is the Trustees of the Diocese of Edinburgh;
4. All of its affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected or appointed by Annual General 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 a charity.

Administrative Structure

It is the duty of the Vestry to co-operate with and generally assist the Rector in all matters relating to the spiritual welfare of the congregation and the mission of the whole church. The Vestry, with the Rector, has responsibility to keep the fabric and property of the church and other buildings in good working order and to see to the safe custody of the finances of the Church.

Charitable Objectives and Activities

The Church's principal activities are the ministry and mission to the congregation and within the community, including worship, education, charitable service and pastoral care.

In addition to providing for our congregation, we are pleased to open our Church and Hall to other groups and we also organise and participate in community services and events.

Volunteers

The Vestry is grateful for the time freely given by a large number of volunteers, whose service and commitment ensure that these objectives and activities are fulfilled.

ST BALDRED'S CHURCH, NORTH BERWICK

Report of the Vestry (continued) Year ended 30 September 2025

Achievements and performance

The vestry met 6 times in the year from 30th September 2024 to 30th September 2025 including one Joint Vestry Meeting with St Adrian's. Our thanks to [REDACTED] for her excellent facilitation of the meetings as Vestry Secretary.

At the 2024 AGM, [REDACTED] was re-elected as People's Warden. [REDACTED] was elected as Lay Rep. [REDACTED] was elected as Alternative Lay Rep and [REDACTED] and [REDACTED] were elected onto the vestry. [REDACTED] retired. In the course of the year [REDACTED] sadly died and we are immensely grateful to him for his unstinting and generous support of our church over many years.

There follows some of the achievements of the Vestry and the whole Church Community for the period of the report.

Worship – our main 11am Sunday Service have been well-supported with good congregational numbers and new people joining though we would like to see more children. We have a very good Christmas Season in 2024 and good Holy Week and Easter. We were delighted to have a number of confirmation and baptism candidates with a very memorable confirmation service in May 2025 at St Adrians and a follow-on one happening in November 2024. At the same service the [REDACTED] was licenced to the joint charge as assistant priest, having completed her training. We had a new addition to our very devoted serving team. Alongside the Rector; [REDACTED] [REDACTED] helped with leading services and [REDACTED] and [REDACTED] also helped with the Friday morning services. We were ably helped by sacristans, welcomers, readers, intercessors and all those who organise the rota and do all the jobs behind the scenes like cleaning the church. [REDACTED] took charge of the wonderful flower-arranging and the Thursday morning team devotedly look after church, gardens and hall. [REDACTED], stepped down from leading Junior Church, having done so for several years. We are very grateful to her. We have only been able to put Junior Church on occasionally since led by [REDACTED].

Fabric, Church Building and Rectory – our thanks to all who look after the church property and especially to our property convenor and church officer. Thanks to them also the hall is used by community groups such as Opera East Lothian, the Rotary Club, Edinburgh University and other churches in the course of the year. A grand piano was acquired for the church with help from Tim Wheeler and the church is grateful to former worshipper, [REDACTED] for kindly donating it. improvements were made to the church's electrical system following an electrical report. Locks were replaced. The Rectory porch and windows were painted. The children's corner was organised into a new space. Elderly shields were removed from the stained glass windows significantly improving the church's appearance. There was an asbestos inspection.

Social and fundraising

Our thanks to a very active social committee. A successful coffee morning was organised in December 2024. Soup lunches took place monthly through the autumn and winter to provide fellowship and raise funds for a number of local and international charities. The frequency of provision of coffee after church improved to more or less weekly cheerfully supported by a number of volunteers.

ST BALDRED'S CHURCH, NORTH BERWICK

Report of the Vestry (continued) Year ended 30 September 2025

Achievements and performance (continued)

Two lovely concerts were put on and were very successful and enjoyable: one to raise funds for Christian Aid and the other for the church. Our thanks to [REDACTED] and [REDACTED] for organising those. In addition to the donation to the Soup Lunch Charities, the congregation generously supported the Bishop's Lent Appeal, Aberlour Children's Charity, the Mission to Seafarers and a number of other charities.

Finance – the church's finances have been very ably looked after by the treasurer, [REDACTED], who has done a great job and gift aid secretary and those who count the collections. A machine for card donations was installed at the back of church. [REDACTED] very kindly stepped in to help the treasurer with the gift aid claiming following the sad loss of [REDACTED].

Communication and Publicity – we continue to produce and distribute an excellent quarterly newsletter. Our thanks to [REDACTED] for her hard work on editing this and to [REDACTED] who will be taking it over and to [REDACTED] for organising the distribution and the team of distributors. There is a website and facebook page for the church.

Pastoral – a small pastoral team continues to meet and provide support to a number of housebound church members alongside the efforts of many church members to look after one another and welcome and ensure a loving and supportive church. A number of people offer help to bring people to church and our social events support people.

Eco-Issues

We have a joint Eco-Group with St Adrian's to help both churches work towards the SEC's Net Zero target. We celebrated the new Creation Season in our worship and continue to research options going forward; a small library and regular articles in our newsletter help to raise awareness of ways individuals can respond to the crisis. Where possible improvements have been made to the church's use of products.

Church Governance

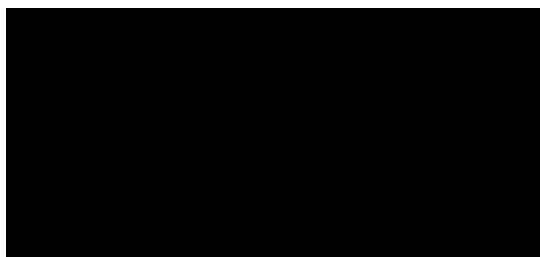
The new constitution was approved following two congregational meetings and is in operation. A new memorandum of agreement with St Adrian's has been agreed. We play our part on the wider Diocese through Diocesan Synod and Diocesan and Provincial roles undertaken by clergy and lay members.

Music

We are blessed with a really good choir and Director of Music supported by a number of occasional organists. As well as assisting with regular worship the choir have been very supportive in church funerals and other occasional offices.

Church Groups – as in previous years, we had shared Advent and Lent Groups with Abbey Church and Dirleton Kirk. There was a very good confirmation group. We take a full part in the North Berwick and District Association of churches Group and supported shared services. A World Day of Prayer Service was hosted at St Baldred's.

ST BALDRED'S CHURCH, NORTH BERWICK



ST BALDRED'S CHURCH, NORTH BERWICK

Independent Examiner's Report To the Vestry of St Baldred's Church, North Berwick For the year ended 30 September 2025

I report on the accounts of the charity for the year ended 30 September 2025, which are set out on pages 8 to 15.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's Trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations (as amended) 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 seeking 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 (as amended); and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper
of the accounts to be reached.

Whitelaw Wells
Chartered Accountants
9 Ainslie Place
Edinburgh
EH3 6AT

Date: 7 December 2025

ST BALDRED'S CHURCH, NORTH BERWICK

Receipts and Payments Account for the year ended 30 September 2025

	Notes	Restricted	Unrestricted	2025 Total £	2024 Total £
RECEIPTS					
Donations	2	-	52,197	52,197	62,751
Fundraising	3	-	394	394	345
Income from investments other than land & buildings	4	-	10,902	10,902	9,657
Total Receipts		-	63,493	63,493	72,753
PAYMENTS					
Payments for charitable activities	6	-	68,571	68,571	61,303
Grants and donations paid	7	-	3,685	3,685	3,287
Governance costs					
Independent Examiners fee		-	1,560	1,560	1,140
Total Payments		-	73,816	73,816	65,730
Net (payments)/receipts		-	(10,323)	(10,323)	7,023
Transfer to funds		-	-	-	-
(Deficit)/Surplus for the year		-	(10,323)	(10,323)	7,023

ST BALDRED'S CHURCH, NORTH BERWICK

Statement of Balances as at 30 September 2025

	Notes	Restricted	Unrestricted	2025 Total	2024 Total
		£	£	£	£
Cash at bank and in hand					
Balance at beginning of year		103	71,351	71,454	64,431
(Deficit)/Surplus for the year		-	(10,323)	(10,323)	7,023
Total cash funds at end of year		103	61,028	61,131	71,454
Investments					
Market value at beginning of year		-	309,816	309,816	268,852
Additions		-	-	-	-
Unrealised gain in year (net)	9	-	28,520	28,520	40,964
Market value at end of year		-	338,336	338,336	309,816
Total net assets		103	399,364	339,467	381,270
FUND BALANCES					
At beginning of year		103	381,167	381,270	333,283
(Deficit)/Surplus for the year		-	(10,323)	(10,323)	7,023
Movement in Investments		-	28,520	28,520	40,964
Fund balances at end of year		103	399,364	339,467	381,270

ST BALDRED'S CHURCH, NORTH BERWICK

Notes on the accounts For the year ended 30 September 2025

1. Accounting Policies

Basis of Preparation

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the church during the financial year along with a statement of balances. No adjustment has been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end. Except for investments, fixed assets are not capitalised.

The accounts have been prepared on a going concern basis. This assessment of going concern includes consideration of a period of 12 months following the signing of these financial statement.

Joint costs

St Baldred's Church shares a rector with St Adrian's Church, Gullane. An agreement between the churches in 1987 required that St Baldred's to pay 55% of the total costs of clergy (including expenses associated with travel, accommodation and office supplies) and St Adrian's to pay 45%. This was revisited 1 October 2022 when it was agreed that St Baldred's would pay 65% of the total costs and further reviewed in May 2024 when it was agreed that St Baldred's share would be 62% but per discussion in the current year the split has been agreed that that St Baldred's share would be 63.65%. As such costs have been allocated in line with these agreements and show St Baldred's share only. As the Rectory is owned jointly on an equal basis, capital expenditure on the Rectory is shared 50% each. For administrative reasons, St Baldred's pays all the shared costs during the year, but recoups St Adrian's share on a regular basis. As this is purely an administrative arrangement, these accounts show only St Baldred's share of the costs and correspondingly do not show the income received from St Adrian's for their share.

Church building and contents

The church buildings are not shown in the statement of balances. The vestry believes it is not possible to place a market value on them. The valuation of the church buildings and contents for insurance purposes is £11.6 million at replacement cost.

Special collection

During the year the church made several special collections for different charities. These funds were banked and the totals collected paid over to the respective charities. Because the church was simply collecting the money on behalf of individual donors and forwarding it to the nominated charities, this income and expenditure are not included in these accounts (see footnote to note 7).

ST BALDRED'S CHURCH, NORTH BERWICK

Notes on the accounts For the year ended 30 September 2025

2. Donations

	Restricted £	Unrestricted £	2025 £	2024 £
Congregational giving	-	44,735	44,735	43,022
Gift Aid – Tax recovered (see note 5 below)	-	-	-	10,255
Donations including wedding, funerals, visitors etc.	-	5,814	5,814	5,835
Organisations for use of hall	-	1,367	1,367	983
Legacies	-	-	-	2,000
Organ Fund	-	-	-	103
Social and other income	-	281	281	203
Miscellaneous and Sundry	-	-	-	350
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	-	52,197	52,197	62,751
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3. Fundraising activities

	Restricted £	Unrestricted £	2025 £	2024 £
Members of the congregation arranged several events including Sunday Soup and Summer Teas	-	394	394	345
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4. Investment income

These amounts represent bank interest on deposit accounts plus interest from our holdings of fixed interest stocks and distributions from our unit trust holdings in SEC Units. Currently all investment income is categorised as unrestricted funds.

5. Gift Aid Tax recoverable

	2025 £	2024 £
Receivable within 12 months:		
Estimated tax recoverable for 6 months to 30 September 2024	-	5,100
Estimated tax recoverable for 18 months to 30 September 2025	9,300	-
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ST BALDRED'S CHURCH, NORTH BERWICK

Notes on the accounts For the year ended 30 September 2025

6. Payments relating to charitable activities

	Restricted £	Unrestricted £	2025 £	2024 £
Share of Rector's Stipend, rectory and office costs	-	36,127	36,127	36,452
Quota to Scottish Episcopal Church	-	6,210	6,210	5,167
Insurance of church building and contents	-	4,871	4,871	4,791
Church building running costs	-	13,919	13,919	7,517
Worship-related supplies	-	444	444	350
Young church expenses	-	170	170	291
Music (organist fees and maintenance of organ etc)	-	6,071	6,071	6,235
Miscellaneous expenses	-	759	759	500
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	-	68,571	68,571	61,303
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ST BALDRED'S CHURCH, NORTH BERWICK

Notes on the accounts For the year ended 30 September 2025

7. Outward giving

Church's contributions used to augment donations received from the congregation:

	2025	2024
	£	£
Aberlour Children's Trust	350	300
Bishop's lent appeal	394	405
Brain Tumor Charity	300	-
Cancer Research UK	450	-
Christian Aid Middle East Crisis Appeal	-	50
Christian Aid Week Appeal	1,220	1,500
Combat Stress	350	-
Emmaus	-	250
Friends of St. Mary	40	40
Help for Heroes	-	250
Mary's Meals	350	-
Mission to Seafarers	-	242
St Matthews Church	-	250
World Day of Prayer	231	-
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	3,685	3,287
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Total raised for all charities including the above £3,685 (2024: £3,287).

8. Remuneration and Expenses paid to Vestry Members

No Vestry member received any remuneration or expenses relating to their position as Vestry members (charity trustees).

The Rector received standard stipend and payment of pension contributions in accordance with SEC-approved stipendiary amounts. The full stipend for the year was £33,978 (2024: £32,391), with pension contributions of £5,406 (15.68%) (2024: £6,647). An Additional Allowance of £504 (2024: £489) was also paid to the Rector by the linked charges as his direct employer but funded by the Province. Travel and other expenses of £1,077 (2024: £1,691) were reimbursed at the SEC and HMRC-approved rates. All these costs are included in Note 6 above and are shared with St Adrian's who pays 36.35% with St Baldred's paying 63.65%.

As is customary, the Rector also occupied the Rectory on a rent-free basis. Council tax on the Rectory is paid by the linked charges.

By agreement with all the Trustees, recorded in the vestry minutes, [REDACTED] received £3,105 (2024: £3,317) for services as a Church Officer. Additionally, [REDACTED] was reimbursed expenses totaling £319 (2024: £237), [REDACTED] was reimbursed expenses totaling £Nil (2024: £5,081) and [REDACTED] was reimbursed expenses totaling £293 (2024: £Nil).

ST BALDRED'S CHURCH, NORTH BERWICK

**Notes on the accounts
For the year ended 30 September 2025**

9. Investments

	Market Value at	30 September	30 September
		2025	2024
		£	£
10,156 Units Episcopal Church Unit Trust Pool		338,336	309,816
TOTAL INVESTMENTS		338,336	309,816

ST BALDRED'S CHURCH, NORTH BERWICK

Notes on the accounts For the year ended 30 September 2025

10. Movement in funds

	At 1 October 2024 £	Income £	Expenditure £	Investment Movement £	Gains & Losses £	Transfers £	At 30 September 2025 £
Unrestricted Fund	381,167	63,493	(73,816)	-	28,520	-	399,364
Restricted Funds							
Organ fund	103	-	-	-	-	-	103
	<u>381,270</u>	<u>63,493</u>	<u>(73,816)</u>	<u>-</u>	<u>28,520</u>	<u>-</u>	<u>339,467</u>

	At 1 October 2023 £	Income £	Expenditure £	Investment Movement £	Gains & Losses £	Transfers £	At 30 September 2024 £
Unrestricted Fund	333,283	72,650	(65,730)	-	40,964	-	381,167
Restricted Funds							
Organ fund	-	103	-	-	-	-	103
	<u>333,283</u>	<u>72,753</u>	<u>(65,730)</u>	<u>-</u>	<u>40,964</u>	<u>-</u>	<u>381,270</u>

The Organ fund represents funds received in the year for the organ.