

Charity Number SC002169

**PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL**

**Annual Report and Accounts**

**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

# **PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL**

## **Annual Report and Accounts for the year ended 30<sup>th</sup> September 2025**

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## **Priory Church of St. Mary of Mount Carmel**

### **Vestry Report for the year ended 30<sup>th</sup> September 2025**

#### **Reference and Administrative Details of the Charity, its' Trustees and Advisers**

Scottish Charity Number: SC002169

Principal Office: The Priory Church, Hopetoun Road, South Queensferry, EH30 9RA

#### **Members of vestry**

Rev. G Burnage	Chairman
Ms L Gillespie	Secretary
Mr T Bacon	People's Warden
Mr S Gillespie	Lay Representative and Treasurer
Dr C Johnston	Priest-in-Charge's Warden until November 2025
Mrs M Bacon	Priest-in-Charge's Warden from November 2025
Mrs D Kincaid	
Mrs P Ramsay	Safeguarding Officer
Ms S Sibbald	

#### **Supporting Clergy:**

Rev Dr I MacRobert	Non-stipendiary
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Bankers:	Virgin Money, 83 George Street, Edinburgh, EH2 3ES
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Independent Examiner	W K Ramage CA
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Solicitors	Skene Edwards, 5 Albyn Place, Edinburgh, EH2 4NU
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## **Priory Church of St. Mary of Mount Carmel**

### **Vestry Report for the year ended 30<sup>th</sup> September 2025**

#### **Structure and Governance**

Priory Church of St. Mary of Mount Carmel is an incumbency of the Scottish Episcopal Church in the Diocese of Edinburgh and is governed by a constitution which includes adherence to the concerns of the Scottish Episcopal Church.

Vestry members are responsible for the temporal affairs of the congregation, in particular the property and finances of the Church and the appointment of staff. The Vestry also assists the Priest-in-Charge in matters affecting the spiritual welfare of the congregation. The members of the Vestry normally hold office for four years and are elected at the Annual General Meeting. The Lay Representative, who represents the Church at Diocesan Synod and Area Council meetings is elected annually by the congregation at the Annual General Meeting. The People's Warden is elected by the congregation at the Annual General Meeting and holds office for one year, The Priest-in-Charge's Warden is appointed by the Priest-in-Charge and also holds office for one year. The Vestry Secretary, Treasurer and Factor are appointed by the Vestry.

Day-to-day management is delegated to the ministry team with Vestry authorising policy relating to temporal affairs. The Priest-in-Charge is responsible for the spiritual affairs of the Church and delegates aspects of the Church's operations to the ministry team.

The Vestry considers major risks on an ongoing basis. The Vestry is satisfied that systems are in place to manage those risks. Risk and control activities include safeguarding policy, health and safety assessments, financial control procedures and regular financial monitoring.

The Church has insurance cover through Ecclesiastical Insurance against a range of risks appropriate to the activities of a Church. A Risk Management Surveyor from Ecclesiastical insurance physically inspected the building on 13 July 2022. We got a positive report, with helpful suggestions on what we can do to make both our building and our people safer. Action on these suggestions has been taken and included electrical safety and testing of portable electrical equipment, fire extinguisher testing, and fire alarm and lighting testing.

#### **Objectives and Activities**

The objectives of the Vestry are to advance the mission of the Christian Church, through worship, service, fellowship and outreach. These objectives are carried out through mission and pastoral activities.

The principal activities of the Church are public worship, the spiritual development of its members and its social-responsibility activities. A service of worship including communion is held at 10.30am every Sunday and a second one at 4.00pm. Every Thursday morning, there is a service of worship and prayer. Extra groups meet during the year, including Advent and Lent. Ongoing marriage preparation is offered as couples prepare for their weddings. Activities for children and young people take place as appropriate on Sunday mornings. Each month, usually on the first Sunday afternoon, we host a joint churches "Messy Church" for children and families. Outreach to the community takes place through social activities, as we are able. We also have some 1-2-1 enquiry/discipleship relationships happening and occasional "open house" evenings.

## **Priory Church of St. Mary of Mount Carmel**

### **Vestry Report for the year ended 30<sup>th</sup> September 2025 continued**

#### **Objectives and Activities continued**

Occasional donations are made to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas. In particular, the Church supports Tear Fund and the Queensferry Sea Cadets. The Trussell Trust affiliated Food Bank ministry has continued through the year.

In carrying out its objectives the Vestry depends upon the contribution, both human and material, of many volunteers from the congregation. They contribute to our regular public worship, serve group activities, maintain premises and fabric, and are involved in a variety of pastoral and social activities. These contributions are all highly valued.

#### **Achievements and Performance**

On 15 November 2023, Gavin Burnage, took up the full-time roll of Priest-in-Charge. As part of its initiative to promote growth here and elsewhere, the Diocese of Edinburgh is contributing one half of the full-time stipend for the first three to five years of this appointment, with the congregation taking up the full costs after this time. Officials from the Bishop's office have encouraged us to continue work on our mission plan for church growth and sustainability within what is now a rapidly expanding town.

The food bank has continued to operate from the Priory. Both the Line Dancing group and the Brownies started using the building again after the end of the COVID-19 restrictions. Other groups using the premises have paused their activities and we are aware of the need to build up community involvement again.

After many years of fitful progress and, at times, serious frustration, our "Garden Room" building was finally completed in the summer of 2025 and commissioned for use on 28 September. The building is now being used extensively, for both commercial and non-commercial purposes. Our own wish and the condition of some of our sponsors is that it shall be used to provide services to the community such as coffee mornings, craft activities, debt counselling and mental health support.

#### **Financial Review**

Expenditure for the year ended 30<sup>th</sup> September 2025 and the previous year has been considerably more than income with the deficit for the year amounting to £16,545. There is some reason to hope that this situation will be improved as the Garden Room became available for public use at the end of the September 2025 and income from weddings and use of the church building are also expected to increase. On a cautiously optimistic estimate of our income for the year to 30<sup>th</sup> September 2026, it may be possible to break even.

#### **Reserves**

The Church's bank balances and investments were depleted following a major restoration of the building in 2000. The situation improved during the years when we had no stipendiary minister and were able to accommodate rent-paying tenants in the rectory. Since then, increased running costs and the construction of the Garden Room led to a reduction in our reserves once again, but it is

hoped that new sources of income, in particular payments for use of the Garden Room, will be sufficient to offset these.

## **Priory Church of St. Mary of Mount Carmel**

### **Vestry Report for the year ended 30<sup>th</sup> September 2025 continued**

#### **Future Plans**

In accordance with our Mission Action Plan, the work and outreach of the Priory Church is growing and changing once again. This had been made possible through ongoing financial support from the Diocese of Edinburgh's *Investing in the Future* programme, which seeks to assist charges in places like Queensferry where church growth is a realistic prospect.

After discussion and prayer, and following the opening of the Garden Room, the church is launching three new initiatives.

First, a new service, Priory4, is starting at 4pm each Sunday which includes a group for primary age children. Building on our experience with monthly Messy Church meetings, we think this time slot may well work for local families. A significant number of people in the congregation have volunteered to lead and support the children's group. While pioneering a new service can take much time and patience, our prayer is that children and families will once again become a key part of the Priory Church family. .

Second, building on the work of the Thursday morning Foodbank run with Edinburgh Food Project and Queensferry Parish Church, we are launching the "Priory Table", a community meal intended especially for people struggling to make ends meet, or feeling lonely and isolated. The meal is open to all, but initial invitees are Foodbank users and those helped by the St Vincent de Paul Society working from St Margaret's (RC) Church. Martina Bacon has secured a grant of £400 from Tesco for kitchen equipment. She has also applied for and obtained all necessary permissions and agreed regular food donations from Fairshare. The meal will run every Thursday lunchtime, overlapping with the Foodbank.

Third, a new group, "Lifeboat", has launched, intended for people who are interested in Jesus and Christian faith but unfamiliar with church, or anxious about it, for whatever reason. The Garden Room is a great location for such meetings. We envisage people will find their way back to following Jesus in conjunction with fellow believers, rejoining the church in helpful ways.

To support both these new initiatives and our already-existing activities, a new website, [priorychurch.org](http://priorychurch.org), is being constructed. This replaces a much older web site, and seeks to help in particular those looking for a local church in Queensferry. It presents who we are and what we do in a clear and appealing way, and also presents what we offer for Weddings and Room Hire.

In addition, new signs are planned to indicate the entrance to the church building (which is difficult for newcomers to find) and the location of the Garden Room. There will also be a church notice board at the south side of the church building on Hopetoun Road, again serving to indicate the presence of a lively church community working in and from our historic building.

There are early signs that these approaches are affecting a small but significant increase in numbers attending, and we pray that many more will be added to our number in due course.



## **Priory Church of St. Mary of Mount Carmel**

### **Vestry Report for the year ended 30<sup>th</sup> September 2025**

#### **Statement of Responsibilities of the Vestry**

The Vestry is responsible for preparing the Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

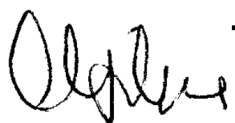
The Vestry is required to prepare accounts for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these accounts the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the accounts, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Vestry is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities and Trustees Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Church's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **On behalf of the Vestry**

**Vestry Secretary**



**March 2026**



**PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL**

**Receipts and Payments Account**

**For the year ended 30th September 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>					
Donations	2	30,415	200	30,615	38,290
Activities for Generating Funds		65	0	65	2,600
Loan		0	0	0	20,000
Other Income		250	0	250	438
		<u>30,730</u>	<u>200</u>	<u>30,930</u>	<u>61,328</u>
Rental of premises		1,364	0	1,364	2,535
Wedding Fees & Funeral donations		4,950	0	4,950	600
Grant - Investing in the Future		15,000	0	15,000	13,205
		<u>21,314</u>	<u>0</u>	<u>21,314</u>	<u>16,340</u>
<b>Total Receipts</b>		<u><b>52,044</b></u>	<u><b>200</b></u>	<u><b>52,244</b></u>	<u><b>77,668</b></u>
<b>Payments</b>					
Costs of Generating Funds		0	0	0	0
Charitable Activities	3	62,738	0	62,738	64,265
Governance Costs		0	0	0	0
		<u>62,738</u>	<u>0</u>	<u>62,738</u>	<u>64,265</u>
<b>Payments Relating to Asset Movements</b>					
Loan repayments		6,051	0	6,051	3,770
Garden Room		0	0	0	38,716
		<u>6,051</u>	<u>0</u>	<u>6,051</u>	<u>42,486</u>
<b>Total Payments</b>		<u><b>68,789</b></u>	<u><b>0</b></u>	<u><b>68,789</b></u>	<u><b>106,751</b></u>
<b>Excess of payments over receipts for the year before transfers</b>		<b>-16,745</b>	<b>200</b>	<b>-16,545</b>	<b>-29,083</b>
Transfers					
<b>Excess of payments over receipts for the year after transfers</b>		<u><b>-16,745</b></u>	<u><b>200</b></u>	<u><b>-16,545</b></u>	<u><b>-29,083</b></u>

PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL

Statement of Balances

As at 30th September 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank balances</b>					
Bank balances brought forward		27,688	600	28,288	57,371
<b>Movement in Year</b>					
Excess of payments over receipts for the year		-16,745	200	-16,545	-29,083
<b>Bank balances carried forward</b>	<b>4</b>	<b><u>10,943</u></b>	<b><u>800</u></b>	<b><u>11,743</u></b>	<b><u>28,288</u></b>
<b>Property</b>					
Rectory	5	256,347	0	256,347	256,347
Garden Room		192,263	0	192,263	192,263
		<b><u>448,610</u></b>	<b><u>0</u></b>	<b><u>448,610</u></b>	<b><u>448,610</u></b>
<b>Non Capital Assets</b>					
Gift Aid Receivable		0	0	0	2,275
		<b><u>0</u></b>	<b><u>0</u></b>	<b><u>0</u></b>	<b><u>2,275</u></b>
<b>Liabilities</b>					
Loans	6	17,500	0	17,500	21,167
Loan - Virgin Bank		9,273	0	9,273	11,657
<b>Total</b>		<b><u>26,773</u></b>	<b><u>0</u></b>	<b><u>26,773</u></b>	<b><u>32,824</u></b>

Approved by Vestry on  
10<sup>th</sup> March 2026



Peoples Warden

## Priory Church of St Mary of Mount Carmel

### Notes to the Accounts for the Year Ended 30<sup>th</sup> September 2025

#### 1. Principal accounting Policies

##### Basis of Preparation

The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

##### Funds

Unrestricted funds are those that may be used at the discretion of the Vestry in furtherance of the Church's objectives. The General Fund is unrestricted and maintained for the day to day running of the Church

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or in fund raising literature. The purposes of current restricted funds are shown in note 4.

##### Capital Expenditure

The Church at Hopetoun Road, South Queensferry is not reflected in the accounts. Values for original cost are not available. Vestry considers that the cost of carrying out a professional valuation to include this property in the accounts would be disproportionate to any additional benefit derived by users of these accounts.

Expenditure on the upgrading and refurbishment of Church properties is charged as a revenue expense.

Depreciation is provided at the following percentage on a straight-line basis to write off the cost or initial value less estimated residual value of the assets noted below over its expected useful life as follows.

Property	
Rectory - see note below	0%
Garden Room - see note below	4%

The Rectory at 6 Wellhead Close South Queensferry, is stated at cost and no depreciation is charged. In the opinion of the trustees, the property has a long useful life and a residual value so high that any depreciation charge would be immaterial. The Trustees consider that the current market value is considerably in excess of cost and do not consider that the expense of undertaking a valuation is warranted.

Depreciation on the Garden Room will be applied from the year commencing 1<sup>st</sup> October 2025 following completion and opening of the Garden Room at the end of September.

##### Pension Costs

The Church funds the pension contributions of the Rector to the SEC Pension Fund. These costs are charged to the Receipts and Payments as incurred.

**PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL**

**Notes to the accounts**

**Year Ended 30th September 2025**

	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>2. Analysis of Donations</b>				
Standing Orders & cheques	19,703	0	19,703	19,200
Envelopes and Open Plate	5,755	0	5,755	4,702
Gifts and Donations	0	200	200	10,250
Tax Recoverd on Gift Aid Donations	4,957	0	4,957	4,138
	<b><u>30,415</u></b>	<b><u>200</u></b>	<b><u>30,615</u></b>	<b><u>38,290</u></b>

**3. Analysis of Payments**

**Charitable activities**

Salaries,pensions, & national insurance	42,798	0	42,798	38,832
Clergy expenses	0	0	0	5,254
Ministry	0	0	0	345
Heating & lighting	7,219	0	7,219	4,005
Rates & insurance - church/houses	5,740	0	5,740	5,477
Maintenance - church/houses	2,092	0	2,092	5,257
Quota	1,176	0	1,176	2,352
Donations	180	0	180	180
Telecommunications	588	0	588	0
Catering	1,100	0	1,100	881
Sundry	1,016	0	1,016	720
Loan interest - loan	183	0	183	83
Loan interest - Virgin money	646	0	646	879
	<b><u>62,738</u></b>	<b><u>0</u></b>	<b><u>62,738</u></b>	<b><u>64,265</u></b>

**PRIORY CHURCH OF ST. MARY OF MOUNT CARMEL**  
**Notes to the accounts**  
**Year Ended 30th September 2025**

**4. Movement in Funds**

	At 1 Oct 2024 £	Receipts £	Payments £	Transfers £	At 30 Sep 2025 £
<b>Unrestricted Funds</b>					
General Fund	27,688	52,044	68,789	0	10,943
<b>Total</b>	<b>27,688</b>	<b>52,044</b>	<b>68,789</b>	<b>0</b>	<b>10,943</b>
<b>Restricted Funds</b>					
Garden Room	600	0	0	0	600
Food Bank	0	200			200
<b>Total</b>	<b>600</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>800</b>
<b>Total Funds</b>	<b>28,288</b>	<b>52,244</b>	<b>68,789</b>	<b>0</b>	<b>11,743</b>

**Purpose of Funds Unrestricted**

General Fund This is the fund through which the day to day financial activities of the Church are recorded

**Purpose of Funds Restricted**

Garden Room This fund represents grants and donations secured to build accommodation for use by the Church but also to operate a food bank.

Food Bank This fund represents grants and donations secured to support a community foodbank operated from the Garden Room

**5. Property**

These include  
The Rectory at 6 Well Close , South Queensferry which is shown at a cost of £256,347

Construction of the Garden Room located in the grounds of the Church was completed in July 2025 following which it will be used to provide services to the community.

The Church at South Queensferry which is not included in the Balance Sheet is vested in the Trustees of the Diocese in trust for the charge and adequate insurance is maintained.

**6. Loans**

Loans of £17,500 from members of the congregation comprise

A loan of £20,000 was received during 2023/24 year to assist with the ongoing funding of the Church. The initial is repayable over five years in monthly instalments with interest applied at 5%. The net balance due at the end of the financial year is £17,500

During the year a loan of £3,000 received during 2015 towards the funding of roof repairs was written off. The loan had no fixed period of repayment and no interest was payable.

**7. Remuneration and Expenses paid to Vestry Members**

None of the Vestry members received any remuneration or expenses relating to their position as vestry members.

Revd G Burnage received a stipend and pension contribution in accordance with the SEC approved stipendiary payments. As is customary the Rector occupies the Rectory and Council Tax is paid by the the church.

The Church participates in the Scottish Episcopal Pension Fund, a multi employer non-contributory defined benefit pension scheme. It is not possible to identify the share of underlying assets and liabilities belonging to individual employers and so the Church accounts for its contribution as if the Fund was a defined contribution scheme. The periodic valuation of the entire fund at 30th September 2023 shows a surplus of £4.6m. (2020 : surplus £5.6m)

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF PRIORY CHURCH OF  
ST MARY OF MOUNT CARMEL**

I report on the accounts of Priory Church of St Mary of Mount Carmel for the year ended 30 September 2025 which are set out on pages 7 to 11.

**Respective responsibilities of trustees and 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 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.

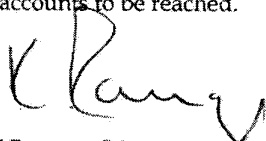
**Basis of independent examiner's statement**

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 Act and Regulation 4 of the 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 understanding of the accounts to be reached.



W K Ramage CA  
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Edinburgh  
EH13 0EX

11<sup>th</sup> March 2026