

**St Augustine's Scottish Episcopal Church
Dumbarton
Annual Report and Accounts
For The Year Ended 31 July 2025**

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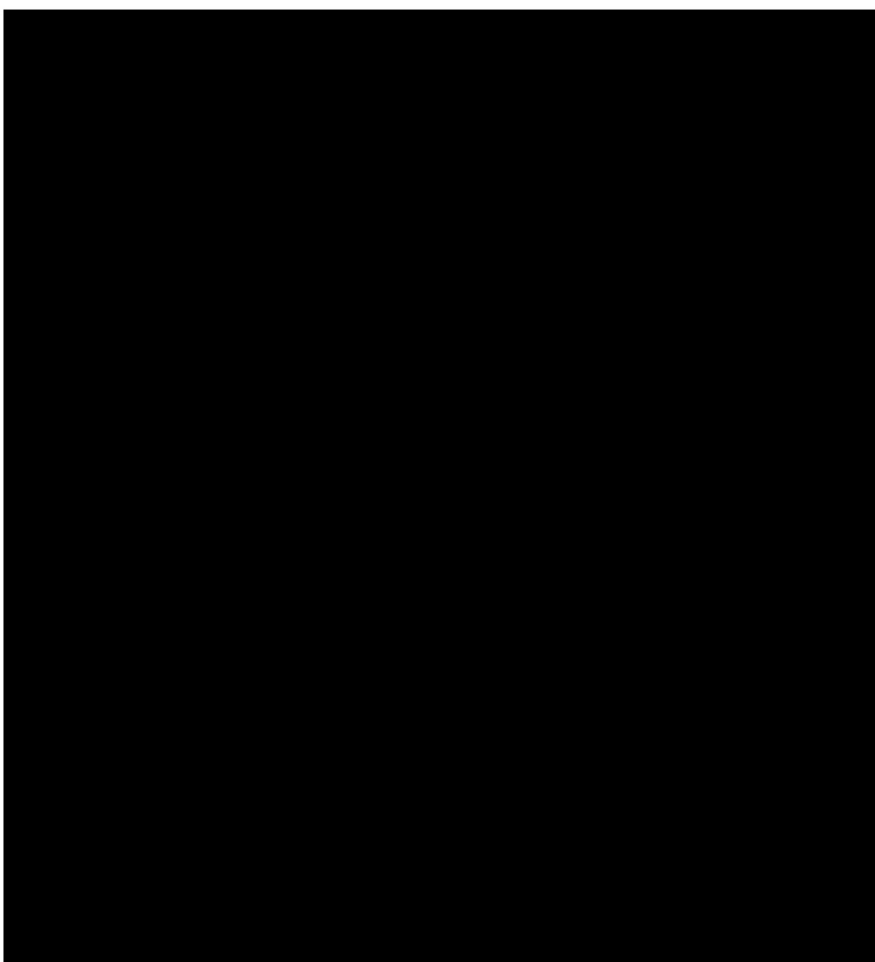
St Augustine's Scottish Episcopal Church. Dumbarton

Reference and Administrative Information

Charity Name and Address: St Augustine's Scottish Episcopal Church
High Street, Dumbarton G82 1LL

Scottish Charity Number: SC002984

Charity Trustees:



Bankers: The Royal Bank of Scotland
37 High Street, Dumbarton G82 1LX

Solicitors: McArthur Stanton
35 High Street, Dumbarton G82 1LL

Independent Examiner:



St Augustine's Scottish Episcopal Church. Dumbarton

Report of the Trustees for the Year Ended 31 July 2025

As Charity Trustees of St Augustine's Scottish Episcopal Church, the Vestry presents its report and accounts for the year ended 31 July 2025. These have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 ('the Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations').

Structure, Governance and Management

The Church is an unincorporated association, governed by a constitution last amended in 2001. The Church has three Legal Trustees and they delegate management to the Vestry, of which they are also members. For the purposes of the Act, the members of the Vestry are the Charity Trustees of the Church. The Church is a member of the Diocese of Glasgow and Galloway in the Scottish Episcopal Church. The Bishop of Glasgow and Galloway has pastoral oversight of all congregations within the Diocese and all congregations are subject to Canon Law of the Scottish Episcopal Church. The members of the Vestry normally hold office for four years and are elected at the Annual General Meeting. The Vestry Secretary and Treasurer are appointed by the Vestry. The Rector is appointed by the Vestry and the Bishop of the Diocese.

Day to day management is delegated to the Rector with the Vestry authorising policy relating to temporal affairs and appointing staff. The Rector is responsible for the spiritual affairs of the Church.

The Vestry reviews on a regular basis the major risks to which the Church is exposed and systems and procedures have been established to manage those risks.

Objectives and Activities

The objectives of the Vestry are to advance the mission of the Christian Church through worship, service and fellowship. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship and the spiritual development of its members.

Donations are made from time to time to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas.

In carrying out its objectives the Vestry depends upon the contribution, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities the maintenance of premises and fabric and a variety of pastoral and social activities. These contributions are all highly valued and all members of the congregation are encouraged to participate in them.

St Augustine's Scottish Episcopal Church. Dumbarton

Report of the Trustees for the Year Ended 31 July 2025

Achievements and Performance

This has been a successful year in which many of the issues arising from the previous year have been addressed. There is now a Treasurer in place and new appointments have been made to the Vestry which strengthens the management and oversight of the activities of the Church.

During the year we were grateful to receive a number of grants to enable essential work to be done on the Church premises and the Rectory. These included a grant from West Dunbartonshire Council to improve the security measures at the Church premises. Grants from the Synod towards the cost of tree management at the Rectory and a donation from Friends of St Augustine's to replace windows at the Rectory. We were grateful also to receive a grant from the National Lottery Fund to support the operation of the Soup Kitchen.

We appreciate the income from fundraising and donations which this year again has been outstanding.

Financial Review

During the year we received a very substantial legacy which enabled the Church to repay an interest free loan from the Diocese and to meet its ongoing financial obligations. Legacies are one off receipts and ongoing congregation giving and fundraising is vital to enable the church to continue in its present form.

Church and Hall lets remain an important source of revenue.

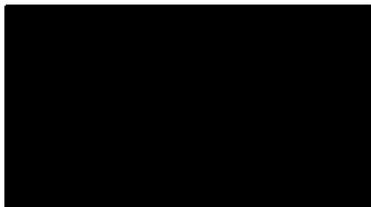
Priorities for the next financial year are to complete the Hall restoration work and the Church security systems for which grant funding remains. The cost of heating the Church is not sustainable in the longer term and simply replacing the current inefficient boiler is not a solution. Alternative heating systems are being considered and will be brought forward for consideration. Funds set aside for replacement of the existing boiler are available to contribute to the costs of this project.

Responsibilities of Members of the Vestry

The Act requires the persons concerned in the management and control of every charity to prepare accounts for each financial year. The members of the Vestry are responsible for this and for keeping proper accounting records which disclose, with reasonable accuracy, at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the Act and the Regulations. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Vestry wishes to thank all members of the Congregation who help in so many different ways in carrying on the work of the Church, without whom nothing would be possible.

By Order of the Vestry



Independent Examiner's Report to the Vestry of St Augustine's Scottish Episcopal Church, Dumbarton.

I report on the accounts of the charity for the year ended 31 July 2025
which are set out on pages 7 to 9.

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. 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 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 Sections 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 8 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.

St Augustine's Scottish Episcopal Church, Dumbarton

Receipts and Payments Account For The Year Ended 31 July 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts						
Receipts from Charitable Activities:						
Congregation Giving-General		8,961			8,961	9,078
Congregation Giving-Weekly Freewill		13,595			13,595	24,434
Tax Recovered on Giving		4,314			4,314	5,075
Legacies and Donations	2	104,921			104,921	10,306
Special Collections & Grants		761		6,500	7,261	19,075
Activities for Generating Funds:						
Church and Hall Lets		8,480			8,480	8,744
Gift Day		-			-	785
Soup Kitchen - Lottery Grant		7,800			7,800	1,100
Piscy 100 Club		650			650	400
Investment Income						
Bank Interest		500	224	64	787	263
Total Receipts		<u>149,982</u>	<u>224</u>	<u>6,564</u>	<u>156,769</u>	<u>79,260</u>
Payments						
Charitable Activities:						
Clergy & Ministry	3	67,516			67,516	19,774
Worship Costs		254			254	1,195
Soup Kitchen		2,800			2,800	-
Fabric Costs	4	41,479		7,371	48,849	40,656
Quota	5	3,928			3,928	3,529
Administration Costs	6	4,099			4,099	3,651
Mission Support	7	1,003			1,003	1,434
Governance Costs		-			-	600
Total Payments		<u>121,078</u>	<u>-</u>	<u>7,371</u>	<u>128,449</u>	<u>70,839</u>
Net Receipts/(Payments)		<u>28,904</u>	<u>224</u>	<u>- 807</u>	<u>28,320</u>	<u>8,421</u>

Statement of Balances

Cash and Bank Balances at 1 August 2024	11,995	6,216	6,517	24,728
Surplus for the Year	<u>28,904</u>	<u>224</u>	<u>- 807</u>	<u>28,320</u>
Cash and Bank Balances at 31 July 2025	<u>40,899</u>	<u>6,440</u>	<u>5,710</u>	<u>53,048</u>
		Note 9	Note 8	

Other Assets

Church Rectory (at cost)	178,102
Church Hall (at cost)	354,427
Misc. Equipment (estimated residual value)	<u>5,500</u>
	<u>538,029</u>

Liabilities

There is a photocopier lease hire agreement to April 2028.

Approved by the Vestry on 19th October 2025 and signed on their behalf by:

St Augustine's Scottish Episcopal Church, Dumbarton
Receipts and Payments Account For The Year Ended 31 July 2025
Notes to the Accounts

1 Accounting Policies and Funds

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006.

Unrestricted Fund

Funds held for the general work of the church.

Designated Fund

Funds held for specific purposes. Currently the Boiler Replacement Fund.

Restricted Fund

Funds from Grants received to be spent for specific purposes only.

Currently grants managed by West Dunbartonshire Council for Renovation of the Church Halls and Security of the premises.

2 Donations	2025	2024
	£	£
Funeral Donations	1,920	1,095
Sponsored Events	4,142	5,130
Legacy and Other Donations	98,859	4,081
	<u>104,921</u>	<u>10,306</u>

3 Clergy and Ministry	2025	2024
	£	£
Stipend and National Insurance	56,097	10,897
Diocese Stipend Grant	-	3,073
Pension Contributions	8,829	10,302
Locum Fees	406	164
Travel & Other Expenses	2,184	1,484
	<u>67,516</u>	<u>19,774</u>

The Rector is a member of the Vestry and a trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church. One other member of the Vestry received remuneration for services as cleaner. No other member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement for purchases made on behalf of the Church.

4 Fabric Costs	2025	2024
	£	£
Church Insurance	5,018	4,852
Church Repairs & Maintenance	5,897	13,294
Insurance Receipts	- 2,945	- 11,988
Boiler Repairs & Maintenance	-	1,605
Heat & Light	17,903	13,567
Cleaning	3,004	1,716
Rectory Council Tax	3,170	3,023
Rectory Insurance	658	644
Rectory Repairs & Maintenance	6,726	1,955
Rectory Tree Removal & Landscaping	15,862	-
Synod Provincial Grant	- 9,265	-
Donation (Friends of St Augustine's)	- 4,550	-
	<u>41,479</u>	<u>28,668</u>

5 Quota

Quota is paid to the Diocese to support its work and that of the Scottish Episcopal Church as a whole. Previously overpaid quota is refunded by the Diocese and the refund this year was £nil (2024: £366).

6 Administration Costs

	2025	2024
	£	£
Printing, Stationery & Postage	444	758
Lease of Photocopier	1,031	869
Digital Audio Visual, Telephone	1,681	994
Bank Charges	345	356
Miscellaneous	598	674
	<u>4,099</u>	<u>3,651</u>

7 Mission Support

	2025	2024
	£	£
Special Collections and Donations:		
Mission for Seafarers	-	70
Harvest	354	-
Lent Appeal	257	165
Sum Up Kyiv	115	-
Bishop's Gift	-	60
	<u>726</u>	<u>295</u>

Remitted to Organisations:

Mission for Seafarers	-	70	Taken in cash on the day.
Harvest Ukraine	354	-	
Lent Appeal Refuwegees	257	308	
Sum Up Kyiv	115	-	Plus > £600 cash taken on the day.
Food for Thought	125	-	
Chas Robin House	125	-	
Rice Fund	-	956	
Bishop's Gift	27	100	
	<u>1,003</u>	<u>1,434</u>	

8 Restoration Fund

	2025	2024
	£	£
Balance at 1 August 2024	6,517	225
Bank Interest	64	-
WDC Managed Grant	-	18,280
WDC Security Grant	6,500	-
Hall Restoration Payments	- 2,571	- 11,988
Security Payments	- 4,800	-
Balance at 31 July 2025	<u>5,710</u>	<u>6,517</u>

9 New Boiler Fund

	2025	2024
	£	£
Balance at 1 August 2024	6,216	5,953
Bank Interest	224	263
Balance at 31 July 2025	<u>6,440</u>	<u>6,216</u>