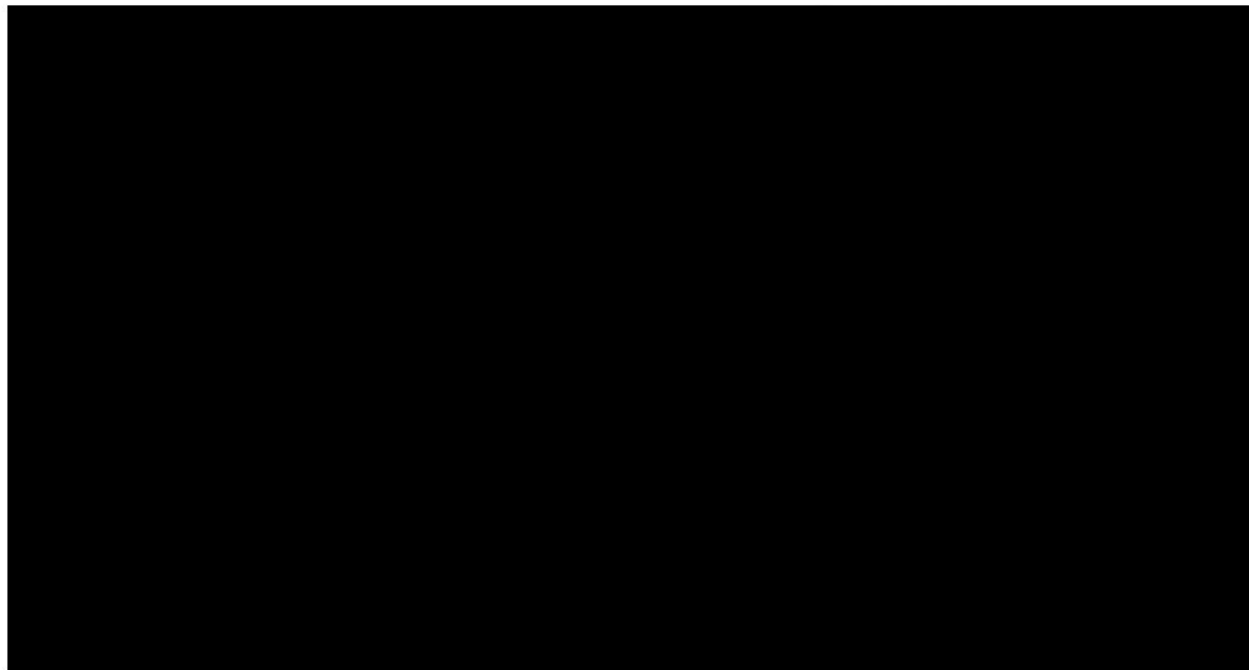


Registered Charity No: SC003183

ST JOHN THE EVANGELIST, MOFFAT

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

**1. Administrative Information:**



**Bankers:** Bank of Scotland, 8 High Street, Moffat DG10 9EX

**Independent Examiner:**

Farries, Kirk & McVean  
Dumfries Enterprise Park  
Heathhall  
Dumfries DG1 3SJ

**Principal Contact:**



**2. Annual Report of the Members of the Vestry**

**Introduction**

The Vestry is pleased to present the annual accounts of St John the Evangelist for the year to 30<sup>th</sup> September 2025.

We are a small, friendly congregation whose objective is to advance the mission of the Christian Church in Moffat and the surrounding district through worship, service and fellowship. We aim to do this through supporting existing church members, welcoming new members, visitors and co-operating with our sister church at All Saints Lockerbie, which is in the Galloway Region of the Diocese. Where the opportunity arises, we also support Church and members of other denominations in our area.

We particularly value our links with All Saints, Lockerbie. All ministry costs are shared between the two churches on the basis of a new breakeven sharing formula.

The Church is fully accessible and has disabled toilet facilities and a hearing loop system.

The annual report and accounts present a summary of our financial activities during the year and give an overview of the general activities which have taken place in the life of the Church in the past year.

## Activities and Achievements

St John's Eucharist continues at 9.30 am each Sunday. Our services were led by [REDACTED] members of the Ministry team and visiting Ministers. We are glad to say that we were able to resume our mid-week communion each Wednesday at 10.30 am followed by a discussion.

Once again St John's participated in the Blythswood Christmas Shoebox Appeal. A big thank you for all those who stood patiently wrapping up their boxes. It is a good to know that we can help those who have very little and that something as small as a shoebox will help towards making someone or some child's Christmas appear a little bit brighter.

It was decided this year that our Lent Appeal would be to Build a House or Houses in Africa. St John's joined with other local churches and organisations for this worthy appeal and the grand total amounted to £2,545.00 which was presented to the Rev [REDACTED] who is the contact for this organisation. We donated to St Mary's Cathedral the sum of £74 from the sale of packets of rice. We also sent a donation to the Mission of Seafarers of £65. We said goodbye to [REDACTED] and the congregation gave him a gift of £250. We sent to the Middle East Humanitarian Appeal the sum of £300.

In November 2024 St John's took part in the Moffat Remembrance Day Parade at the invitation of the Royal British Legion and a wreath was laid.

On Wednesday October 2024 the Warm Hub opened its doors once again. Soup/rolls/teas and coffees were being served from noon until 2pm right through to the end of Easter. This follows our midweek service of Holy Communion at 10.30 am.

A good turnout of people from all denominations met to do the Walk of Witness organised by Annandale Churches Together and [REDACTED] represented St John's.

Easter Sunday morning started by a 7am service in the park followed by bacon rolls and teas served in the hall.

Glad to say that Christian Aid collection envelopes were once again being handed out and collected.

We received as a gift a piano from Kirkpatrick Juxta Church owing to the closure of their church. We thanked them and gave a donation of £100 to the work with the young at Upper Annandale Parish Church.

[REDACTED]

### **Property Report 2025** [REDACTED]

This was another busy year for the Property Co-convenors [REDACTED]. As with other Church functions, the challenge was to maintain the fabric of the church in the absence of any oversight from a rector as the vacancy was unfilled throughout this year. The usual jobs were done including Gas boiler servicing and issue of safety certificate. The electrical system was inspected by new contractors to us, Kevin Neilson Electricians, and some work was required to meet updated regulations, in particular the installation of a new RCD protected system for all the electrical systems in the Church and hall. Externally the roof was inspected by R Wilson roofing and some minor work undertaken to replace some fallen tiles and replace some of the ridge tiles. A cracked window was replaced at the back of the hall. The gutters were cleared and downpipe protective guards fitted. A number of bulbs etc. were replaced during the year. The Church, hall and contents continue to be protected for insurance purposes by Ecclesiastical Insurance. The organ was serviced as usual by Willis's. For the coming year, a major piece of work is needed to decorate the Church and hall externally. This has not been done for between 25 and 30 years according to memory, and no records exist of the last time this was done. This will be a significant expense in the coming financial year. The property co-convenors are willing to continue in post for the year to come.

### **Quiet Garden Report 2025** [REDACTED]

This area has been sadly neglected over quite a period of time judging by the state it was in when [REDACTED] and I started a couple of months ago. As I am sure most people know it was previously a car park and, even the designated flower beds, were covered in an extremely thick layer of gravel and stones making planting anything pretty tricky. However, [REDACTED] and I have spent some hours working on it – he has kindly trundled a few trolley loads of manure he gets from a local farmer up to it and we have also managed to extract some soil from the rubbish area at the back of the church whilst also digging and riddling some of the stones from the circular beds and using a little of the compost created by the wonderful worm boxes! I have planted quite a few perennials that were excess to requirements in my garden and [REDACTED] hopes to make the main central bed into a rose bed. He is currently trying to source some inexpensive bare root roses and thinks about five or six will do the job. Obviously, we will not know exactly what we are dealing with until the spring as quite a lot of plants had begun to die back for autumn when we started perhaps there will be some lovely surprises! It would be good to have some help to riddle more of the stones from the side bed by Claudios, perhaps with members of the Eco committee. We also really need to know exactly what the gardener is paid to do. Thanks to Angus and helpers for cutting back the overgrown hedges making it wheelchair accessible. Quite a lot of the shrubs are also overgrown, and [REDACTED] will cut them back in due course – obviously avoiding any with buds for next year. In short, with some help, we hope to bring more life and colour to what could be a beautiful, sunny and tranquil area, where all would be welcome and hopefully find peace and joy while enjoying nature.

### **PVG Coordinator's Report 2025** – [REDACTED]

PVG coordinator Report 2025

Most years there is not really any change to report by The PVG coordinator, but this year is a bit different. The long-awaited new guidelines were published in April 2025.

The Protection of Vulnerable Groups (PVG) Scheme has become a legal requirement in Scotland for individuals carrying out regulated roles involving children, protected adults, or both.

The PVG Scheme is managed by Disclosure Scotland, which maintains a list of individuals barred from working with vulnerable groups and can remove members if they are found unsuitable.

The scheme ensures that people in these roles are suitable to work with vulnerable groups by conducting background checks and continuously monitoring members for any changes in their suitability.

There was a lot of new information to digest.

From 1 April 2025, the main changes are

the Protecting Vulnerable Groups (PVG) Scheme became a legal requirement for individuals carrying out a regulated role with children, protected adults, or both.

The term "regulated work" was replaced with "regulated role" which expands the scope to include new roles such as football agents, talent scouts, and certain hospice-based positions that were previously not covered.

Disclosure checks were restructured, replacing the old terms with new ones.

Individuals gained more control over their disclosure information, including the ability to consent to sharing results with the recruiting organisation and to request an independent review of disclosure content.

From July 1st it is a legal requirement for individuals to be members of the PVG scheme before undertaking a regulated role, and it is an offence for someone to carry out such a role without membership.

This resulted in the need for more of our congregation to be part of the PVG scheme. [REDACTED] ready had their PVG. [REDACTED] required this for the warm hub as that involves working with vulnerable adults.

[REDACTED] despite having this through his work, was required to get this for St. John's as a worship leader [REDACTED] needed it as she is completing her Pastoral visitor Training, so she took the liberty of ticking the box for Sunday School too. All these

people have now received their PVG certificates, and [REDACTED] have been removed from St. John's connection to the scheme. Please remember we are all responsible for protecting each other from exploitation or abuse. If you spot anything that concerns you about the behaviour of anyone it is your duty to report that

to the PVG coordinator, either in consultation with the coordinator or in confidence.

Behaviour deemed a risk to vulnerable groups may include acts of physical, emotional, or psychological harm, exploitation, or any other conduct that undermines the safety and wellbeing of children or protected adults. It is highly unlikely we will ever have concerns, but we can never say never. It is this disbelief that anyone could abuse their position that has affected so much of many church denominations.

We continue to explore the requirement of those using the church hall to be part of the scheme and our responsibility in that. If anyone feels that the work they do in the church warrants PVG then they must get in touch.

Remember to keep everyone safe.

### ***Eco congregation Report 2025*** - [REDACTED]

The Eco-congregation convened for the first time in March 2020 with the idea of putting protection of God's creation through all of our lives including in • Worship and Teaching • Management of Church Buildings • Management of Church Land • Community and Global Engagement • Lifestyle

#### Successes

Providing our Eco Congregation vision, values and aims, releasing the Green Challenge, completing the Energy audit, planting of apple trees, secondary glazing added to all windows, interest in the quiet garden upkeep, embracing wormeries and encouraging our young people to think of the environment, highlighting the environment in church services, and running eco-walks, planting daffodils for the 150th in Station Park and having a Fellow of the RS give an eco-talk to the community.

#### Work in progress

Using green cleaning products in the church, reducing paper and using recycled paper, being a recycling point, raised fruit beds for food banks, getting other groups who use the hall involved in being environmental. Reducing heating costs by having winter services in the hall.

#### Hopes for the future

To get everyone in the church climate aware and doing our bit for the environment.

Reconvene the Eco-committee.

To reissue the green challenge and to encourage people to really try to change their lifestyle.

To add raised beds to produce food for foodbanks

To compare using real candles v LED candles for sustainability.

To set up bird boxes and wildlife habitats, bee hotels, hedgehog houses etc

More people to use electronic pew sheets for the Sunday and Wednesday service

Continue to encourage the use of green products by everyone using the hall.

Increase publicity on eco awareness through posters, sermons and our website.

To strive for our Bronze, Silver and Gold Eco-awards.

Encouraging everyone to see why we need to be more careful about how we use the Earth's resources, and supporting such initiatives as Earth hour etc.

Reminder that flowers from the flower arrangements should be added to the compost heaps or wormeries and not put in the general rubbish.

To be a light in the community for Climate Action.

### ***Lay Representative's Report 2025*** - [REDACTED]

This year's events were dominated by our search for a new rector, to be shared with our sister church of All Saints', Lockerbie. Focusing upon the challenge of co-ordinating our efforts to re-evaluate what we would ideally like in a new rector has involved a great deal of thought-provoking analysis and discussion between ourselves and the diocese, and to look at the skills we have as individuals, and how we might apply them to the task in hand.

As Lay Representative, a parallel search for a new bishop, has occupied much time, discussion and prayerfulness throughout the Spring of this year.

Thankfully our prayers have been answered on both levels, with the appointment of [REDACTED] and the upcoming Institution of [REDACTED] as our new, part-time Rector.

Pulling both vestries together to complete the task of finding a person to lead our charges into the future requires an enormous thankyou to both Vestries, where genuine commitment and maximum attendance and participation with the task has been a central feature. At a time of great uncertainty our congregation have been wonderfully led and supported by the [REDACTED]

[REDACTED] who has worked full-time on keeping worship within our churches to the highest standard of theology and commitment to God. Our Worship Leaders have played a pivotal role in supporting him, not only taking or assisting at services weekly but leading in vestry to ensure the detailed process of seeking a new rector has been followed assiduously.

The contribution of so many cannot be adequately thanked here, but without doubt faith in action has been clearly demonstrated throughout the year, leading to a fruitful conclusion in the coming weeks. The appointment of the Convenor of the Regional Council, the [REDACTED] will be of great help to the Charges to the South of the Diocese.

On a personal note, I am looking forward to St John's welcoming the Regional Council to our church in November and to taking up the position of Convenor, succeeding [REDACTED] in the Spring.

A full list of events in our church can be found in the Secretary's report; it clearly demonstrates the life and vitality of our small community in the faith and communion we continue to share amongst the people of Moffat and its surroundings.

### ***Financial Performance***

The Congregation of St John's have continued to support the church generously throughout the year including the appeals which have taken place. The Receipts and Payments Account show a surplus on the year of £762.20.

### ***Reserves***

St John's reserves are all unrestricted. The Vestry's policy is to try to maintain the level of our reserves in real terms to provide an ongoing income to balance our annual budget and to provide a cushion against any future large expenditure items or shortfall in income. The Vestry is aware that we may have to draw on our reserves if income is insufficient to meet our costs. Investments are held in Rathbone's Discretionary Portfolio and SEC Unit Trust Pool.

### ***Structure, Governance and Management***

St John's is an unincorporated association, governed by constitution which was last amended in December 2004. As a member congregation of the United Diocese of Glasgow & Galloway in the Scottish Episcopal Church, it is also governed by Canon Law of the Scottish Episcopal Church. The management team of the Church is known as the Vestry. For the purposes of charities law, the members of the Vestry are Charity Trustees of the Church. Details of the Vestry members are given on the front page.

Apart from the Rector and the Priest's Warden, the other Vestry members are elected by the congregation in annual meeting. The Lay Representative and the People's Warden are elected annually whilst at least one of the ordinary Vestry members must retire annually and are not eligible for re-election that year. This does not apply to the Secretary or Treasurer if also elected as voting members. The Vestry is chaired by the Rector.

There is no formal induction programme for Vestry members, 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.

### ***Vestry Responsibilities***

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. They are also responsible for keeping proper accounting records and ensuring that the accounts are prepared in accordance with the terms of the Charities and Trustee investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulation 2006 as amended. The Vestry regularly considers the risks faced by St John's and ensure that appropriate risk management procedures are in place to mitigate those risks.

### ***Relationship with Diocese and Province***

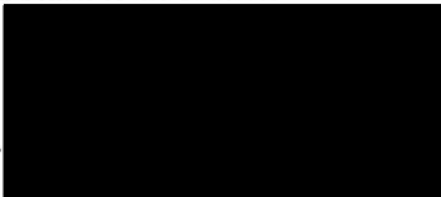
St John's is supported by the Diocese and the Province throughout the pastoral oversight of the Bishop's central support functions provided at Diocesan level and grants from central funds. The Church is represented at Diocesan level by the Rector Associated Priests and Lay Representative. As a member of the Scottish Episcopal Church, St John's has an obligation to contribute to the costs of the Diocese and the Province through payment of an annual "quota". This amount is based on the relative level of income of the church in comparison with other churches in the Diocese and the Province.

### ***Conclusion***

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of St John's as a centre of worship and an important part of the Christian life of Moffat.

### ***On behalf of the Trustees***

...



.... 20 November 2025



### 3. Independent Examiner's Report to the Trustees of St John the Evangelist, Moffat

I report on the accounts of the charity for the year ended 30<sup>th</sup> September 2025 as set out on pages 8 to 11.

#### 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 statement

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

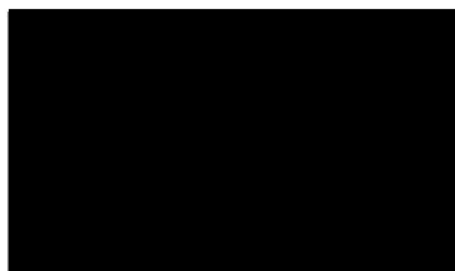
In the course of my examination, no matter has come to my attention:

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.



.....  
Farries, Kirk & McVean  
Chartered Accountant

Date: 20 November 2025

Address of Independent Examiner: Dumfries Enterprise Park, Heathhall, Dumfries DG1 3SJ

#### 4. Receipts and Payments Account for the year ended 30 September 2025

	Notes	2025 £	2024 £
<b><u>Receipts</u></b>			
Congregational giving	3	22721.24	23747.84
Sale of investments		0.00	5000.00
Investment dividends	5	7772.01	7888.23
<i>Total Receipts</i>		<u>30493.25</u>	<u>36636.07</u>
<b><u>Payments</u></b>			
Payments relating to Charitable Activities	6	23837.05	39638.24
Grants and donations	7	300.00	978.00
Governance costs	8	360.00	300.00
<i>Total Payments</i>		<u>24497.05</u>	<u>40916.24</u>
<b>Surplus for the year</b>		5996.20	(4280.17)

#### 5. Statement of balances as at 30 September 2025

	2025 £	2024 £
<b><i>Cash at Bank</i></b>		
Balance at beginning of year	11686.47	15966.64
Surplus/(deficit)for year	5996.20	(4280.17)
<i>Total cash funds at end of year</i>	<u>17682.67</u>	<u>11686.47</u>
Comprising		
Bank of Scotland Treasurer's Account	17682.67	11686.47
	<u>17682.67</u>	<u>11686.47</u>
<b><i>Investments</i></b>		
Market Value at beginning of year	249084.83	230603.77
Sale (purchase) of Investment	0.00	(5000.00)
Unrealised gain in year	9742.18	23481.06
<i>Market value at end of year</i>	<u>258827.01</u>	<u>249084.83</u>



Investment Holdings:	2025	2024
	£	£
Rathbones Discretionary Portfolio	166281.00	164340.00
SEC Unit Trust Pool	92546.01	84744.83
<i>Market Value at end of Year</i>	<u>258827.01</u>	<u>249084.83</u>
<b><i>General Fund Balance</i></b>		
At beginning of year	260771.30	246570.41
Cash surplus for year	5996.20	-4280.17
Movements in investments	9742.18	18481.06
	<u>276509.68</u>	<u>260771.30</u>

***Other Assets and Liabilities - for information only***

**Assets** Debtor - estimated tax back on Gift Aid **£3881.50**

**Liabilities** None

***On behalf of the Trustees***



..... Charities Trustees 20 November 2025

## 6. Notes to the Accounts

### 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 during the financial year, along with a statement of balances. No adjustments have 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.

All funds are unrestricted.

#### **Joint Costs**

St John's Moffat and All Saints Lockerbie formed a new joint charge and appointed a full time Rector with effect from 9 August 2019. All ministry costs are detailed in the appendix and are currently shared on the basis of 55% from St John's and 45% from All Saints.

#### **Buildings**

The Church, hall and organ are not included in the statement of balances. The Vestry believe that it is not possible to place an accurate market value on these assets. The insurance value is £3,330,000.

### 2. Special Collections

During the year the following special collections were made:

	2025	2024
	£	£
Crisis Appeal	0.00	57.00
Moffat Academy Outreach	0.00	474.00
Middle East Humanitarian Appeal	300.00	0.00
██████████ – Africa Appeal	2545.00	0.00
██████████ Retiring Priest	250.00	0.00
St Mary's Cathedral – sale of Rice Appeal	74.00	0.00
Mission for Seamen Appeal	65.00	0.00
	<u>3234.00</u>	<u>531.00</u>

As the Church was simply collecting these donations for other charities these transactions are not included in the Receipts and Payments of the Church.

### 3. Donations

	2025	2024
	£	£
Gift Aid	15526.00	15157.00
Gift Aid tax recovered	3765.34	3821.84
Donations	1210.90	2727.00
Use of hall	2219.00	2042.00
	<u>22721.24</u>	<u>23747.84</u>

### 4. Fundraising

2025	2024
£	£
Nil	Nil

## 5. Payments from Investments

	2025	2024
	£	£
Bank interest	0.00	0.00
Dividends	<u>7772.01</u>	<u>7888.23</u>
	<b><u>7772.01</u></b>	<b><u>7888.23</u></b>

## 6. Payments relating to Charitable Activities

	2025	2024
	£	£
Share of Ministry costs	11000.00	23665.50
Provincial & Diocesan Quota	2722.04	2823.80
Insurance	1382.57	1346.65
Electricity	1259.55	1307.76
Gas	2309.31	2419.92
Property maintenance	2877.26	400.10
Grounds maintenance	415.00	400.00
Organ maintenance	367.30	333.90
Organist	0.00	900.00
Cleaner	700.00	492.00
Altar supplies	116.23	418.41
PA System	0.00	4478.31
Sundry	687.79	651.89
	<b><u>23837.05</u></b>	<b><u>39638.24</u></b>

## 7. Grants and Donations

	2025	2024
	£	£
Kingdom Impact	300.00	300.00
Christian Aid – Burundi	0.00	533.00
Bibles for China	0.00	145.00
	<b><u>300.00</u></b>	<b><u>978.00</u></b>

## 8. Governance Costs

	2025	2024
	£	£
Independent Examiner's Fee	<u>360.00</u>	<u>300.00</u>
	<b><u>360.00</u></b>	<b><u>300.00</u></b>

## 9. Remuneration and Expenses paid to Vestry Members

None of the Vestry Members received any remuneration or expenses relating to their positions as Vestry Members. The Council Tax on the Rectory is met by St John's, Moffat and All Saints, Lockerbie.