

Scottish Episcopal Church
Diocese of Glasgow and Galloway

The Annual Accounts of St Andrews Episcopal Church, Ardrossan.
Annual report and financial statements for year ended 31 August 2024

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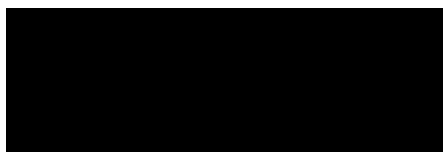
The Annual Accounts of St Andrews Episcopal Church, Ardrossan

Trustees' Annual Report and Accounts for year ended 31 August 2024 Scottish Charity Number SC004458

The vestry of St Andrews Episcopal Church, Ardrossan their annual report as required under Charities Accounts (Scotland) Regulations 2006.

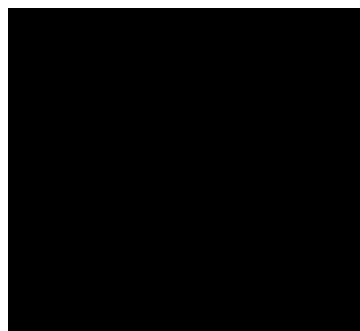
Contact Address

The contact details concerning the charity and this Report and Annual Accounts is: -



Current Trustees

The Trustees are all members of the Ardrossan congregation elected by them to the vestry, a committee appointed by the congregation to oversee the administration of the church's affairs on their behalf. The Trustees are: -



Chairperson
Treasurer

Appointment of Trustees

Vestry members are elected with no limit on service, however the longest serving member of vestry must retire but can be stand for re-election at the Annual General Meeting.

Trustee Remuneration and Expenses

The Priest-in-charge, as the stipendiary priest, is a salaried employee and receives the salary recommended by the Diocese of Glasgow and Galloway. The position is superannuated. He also receives reimbursement of traveling expenses incurred in the discharge of his duties (see Notes to the Accounts no. 5 & 6). Salary is shared between St Andrews Episcopal Church and the Diocese of Glasgow and Galloway.

No other member of the Trustees received any remuneration or expenses

Charitable purposes

The charitable purpose of St Andrews Episcopal Church is the promotion of and worship of Christian beliefs and religion under the Anglican tradition and the rites of the Scottish Episcopal Church.

Clergy

The members of the clergy in the period covered by the accounts were:

Priest-in-Charge



Ardrossan Ministry

During the period the congregation of St Andrews, Ardrossan reinforced its links with the local community by allowing the church hall to be utilised by various community groups. The congregation believes this is an important part of their ongoing outreach.

North Ayrshire Team Ministry

The North Ayrshire Team Ministry provides a focus for Christian belief in the Anglican tradition within the boundaries of the Episcopal churches of St. Andrew's Ardrossan, St. Peter's Dalry.

In June 2000 the Vestries of the three churches, known collectively as The Joint Vestry, agreed that as from 1 September 2000 there should be established an account for the purposes of paying the expenses of their shared members of clergy and day to day running (excluding maintenance) of the churches.

For charitable purposes the Joint Account is recognised as a sub - account of St. Andrew's Ardrossan.

Reserves

The Receipts and Payments Account shows an historical cost profit for the 12 months ended 31 August 2024 of £11,113 (2023 – £13,979 profit). This has left a balance on the accounts of £140,511 carried forward to 2024/25. The accounts of St Andrews Ardrossan and the joint account are fully consolidated. During the year St Andrews Ardrossan continued to operate satisfactorily.

Post End of Period Events

There have been no events since the end of the financial period which necessitate revision of the figures included in the financial statements.

Statement of principal accounting policies

Basis of preparation

These financial statements have been prepared in accordance with the publication

- “Scottish Charity Accounts – A Guide to the 2006 Regulations”
- “Part 2: Receipts & Payments Accounts”

published by the Office of the Scottish Charity Regulator and in accordance with applicable Accounting Standards.

The financial statements have been prepared on a going concern basis.

Basis of accounting

The financial statements are prepared under the historical cost convention on a receipts and payment basis.

Recognition of income and expenditure

Income from congregational giving (freewill offering), grants and other income is recognised in the receipts and payments account in the financial year in which it is received. Similarly, expenditure is recognised in the receipts and payments account in the financial year in which it is paid.

Maintenance of Rectory

The cost of maintenance or repairs to the Rectory is charged to the receipts and payments account of the joint account in the period in which it is paid.

Pension schemes

The Fund is a defined benefit scheme providing benefits based on final salary. The scheme is non-contributory. The entire cost of the Fund is met by assessments levied on employers. The assessment is set by the General Synod and is based on professional actuarial advice obtained by the Trustees. The Fund is exempt approved under Chapter 1 Part XIV of the Income and Corporation Taxes Act 1988. The Trustees know of no reason why this approval may be prejudiced or withdrawn. Members are not contracted out of the state earnings related pension scheme. Payments are made through the joint account.

Taxation

As a Scottish charity, the Church benefits by being exempt from corporation tax on income and surpluses, which have been derived in pursuing activities, designed to carry out the main objects of its charitable status.

St Andrew's Episcopal Church - Scottish Charity No. SC004458
Receipts and Payments Account

	2024	2023
	£	£
Receipts		
Congregational giving incl. tax refunds under gift aid	32,255	40,888
Diocesan quota	0	0
General donations	774	356
Hall rent	0	50
Rectory Rent (net of costs)	8,373	7,350
Miscellaneous	155	125
Fabric Donations	1,248	1,389
Fabric Upgrade	0	0
Fund raising	0	0
Travel grants	0	0
Bank interest	0	415
Repair & Refurbishment	8,248	8,083
From Irvine for sound system	0	0
Irvine Cash balance to be transferred to Diocese	0	0
From Irvine for Rectory Repairs	0	0
Special collections	312	421
Investments	80,000	0
Total	129,362	59,058
Payments		
<i>Payments for charitable activities</i>		
Clergy remuneration		-
Employer superannuation	3,000	18,000
Employer national insurance	0	-
Travel costs	294	1,980
Property costs	14,344	13,910
Diocesan quota	6,094	5,314
Altar expenses	302	100
Stationery, publications & postage	182	210
Fabric Repair	7,078	2,363
Fabric Upgrade	0	0
Service contracts	849	920
Sound System - Ardrossan	0	-
Irvine cash balance transferred to Diocese	0	-
Rectory removal cost	0	-
Miscellaneous	3,397	372
Telephone costs	445	316
Special collections	162	421
Flower Fund	0	-
Hampshire Trust Bank	80,000	0
Repair & Refurbishment	2,100	1,180
Total Payments	118,248	45,079
Surplus/(deficit) for year	11,113	13,979

All funds are unrestricted.

Approved by the Vestry of St Andrews Episcopal Church, Ardrossan and signed on their behalf:

Date:

4/4/25

St Andrew's Episcopal Church**Scottish Charity No. SC004458****Statement of balances**

	2024	2023
	£	£
Opening Balances as at 1 September	129,398	115,410
Surplus/(deficit)	11,113	13,979
Closing balances 31 August	<u>140,511</u>	<u>129,398</u>

All funds are unrestricted.

Approved by the Vestry of St Andrews Episcopal Church, Ardrossan and signed on their behalf:

Rev Martyn Trembath

Date: 4/4/25

NOTES TO FINANCIAL STATEMENTS**1 Congregational Giving**

The amounts included in the receipts and payments account (R&P account) is the summation of collections taken at church services and where appropriate the income tax reclaim on the contributions from parishioners who have elected to have their giving gift aided under the regulations set by Her Majesty's Revenue and Customs as follows: -

Income source	2024 £	2023 £
Weekly/monthly giving	32,255	37,646
Gift aid taxation claim	0	3,222
Total received	32,255	40,868

2 Donations and Fund Raising

Donations and bequests are received during the financial year and restricted for general use by the joint churches. Fund raising events including coffee mornings, lunches and rental income from hire of halls etc. are also included.

Description	2024 £	2023 £
Hire of hall	-	50
Gift Day	-	-
Total received	-	50

3 Bank Interest

Is amounts received as interest on bank deposits.

4 Remuneration

The Priest-in-Charge is salaried at the recommended remuneration advised by the Diocese of Glasgow and Galloway. He is an ordinary member of the Scottish Episcopal Church Pension scheme and the employers' contribution are set be the scheme administrators. Employers' National Insurance rates are standard and are set by HMRC.

5 Travel Costs

Clergy travel costs are the travel costs reimbursed to all four of the Joint Churches' Clergy and do not relate solely to the Rector as stipendiary priest.

6 Property Costs

Each charge is responsible for the upkeep of their owned property. These are the costs paid within the financial year relating to the operation of the owned church, the rectory and the rental paid by the Irvine Episcopal Church to St Andrew's Church of Scotland Irvine. In summary, these can be analysed as follows: -

Description	2024 £	2023 £
Rectory cost incl. council tax	1,880	4,015
Gas & electricity	5,721	3,594
Insurance	6,741	6,301
Repair and refurbishment	2,100	1,193
Donation to Church of Scotland	-	-
Total received	16,442	15,103

7 Diocesan Quota

This is the total amount payable annually by the individual churches to the Diocese of Glasgow and Galloway. The Diocese determines the amounts payable.

Independent Examiner's Report to the Trustees of the Joint Account of St. Andrew's Ardrossan, St. Peter's Dalry and Irvine Episcopal Church

I report on the accounts of the Accounts of St Andrews, Ardrossan for the year ended 31 August 2024 which are set out on pages 6 to 9 of this report.

Respective responsibilities of Trustee 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 requirements 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) 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 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
- 