

**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 2025**

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## **The Annual Accounts of St Andrews Episcopal Church, Ardrossan**

### **Trustees' Annual Report and Accounts for year ended 31 August 2025 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: -

Revd Canon Martyn Trembath  
Holy Trinity  
Fullarton Street  
Ayr

#### **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: -

K Scott	Treasurer
S. Mitchell	
E. Gray	
J. Sydee	Secretary
S. Garner	
S. Barlow	
A. Churchill	
D. McColl	
J. McColl	
H. Mbocho	

#### **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 position of Rector has been changed to Priest-in-Charge. This position is currently vacant and is being covered by the Revd Canon Martyn Trembath. Services and pastoral care are being conducted by Lay Clergy and retired members of the Clergy, for which they receive travel expenses. No other member of the Trustees received any remuneration or expenses.

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## **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:

Interim Priest

Revd Canon Martyn Trembath

## **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 and St. Peter's Dalry.

In June 2000 the Vestries of the three churches of Ardrossan, Dalry and Irvine, 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. As of 2021, the church at Irvine ceased to exist and those members amalgamated with the Ardrossan congregation.

The Joint Finance Committee is an unincorporated association and it is made up of the treasurer and one other vestry member of each charge, the Priest-in-Charge and a Paying Officer. The purposes of the Joint Finance Committee and the administration arrangements are set out in its terms of reference.

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 gain for the 12 months ended 31 August 2025 of £13,116. This has left a balance on the accounts of £153,619 carried forward to 2025/26. 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.

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## **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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Receipts:</b>		
Congregational giving incl. tax refunds under gift aid	34,263	32,255
General donations	350	774
Hall rent	641	-
Rectory Rent (net of costs)	8,758	8,373
Miscellaneous	227	156
Fabric Donations	974	1,246
Bank interest	5,343	-
Repair & Refurbishment	3,974	6,246
Special collections	481	312
Grants Received	28,999	-
Investments	-	80,000
<b>Total receipts</b>	<b>84,010</b>	<b>129,362</b>
<b>Payments:</b>		
Employer superannuation	-	3,000
Employer National Ins.	-	-
Travel costs Locum Clergy Expenditure	502	294
Property costs Insurance & utilities	19,305	14,344
Diocesan quota	6,378	6,094
Altar expenses	823	302
Stationery, publications & postage	113	182
Fabric repair	-	7,078
Fabric upgrade	265	-
Service contracts	705	849
Miscellaneous	474	3,397
Telephone, broadband & website costs	220	445
Special collections	86	162
Repair & Refurbishment	42,023	2,100
Hampshire Trust Bank	-	80,000
<b>Total payments</b>	<b>70,894</b>	<b>118,247</b>
 (Deficit)/surplus for year	 13,116	 11,115

All funds are unrestricted.

**St Andrew's Episcopal Church**

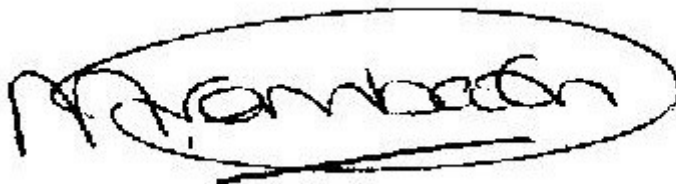
**Scottish Charity No. SC004458**

**Statement of balances**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Opening Balances as at 1 September	140,503	129,390
Surplus/(deficit)	13,116	11,113
<b>Closing balances 31 August</b>	<b>153,619</b>	<b>140,503</b>

All funds are unrestricted.

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



Date: 25<sup>th</sup> March 2026

**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: -

<b>Income source</b>	<b>2025 £</b>	<b>2024 £</b>
Weekly/monthly giving	29,365	32,255
Gift aid taxation claim	4,898	-
<b>Total received</b>	<b>34,263</b>	<b>32,255</b>

**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.

<b>Description</b>	<b>2025 £</b>	<b>2024 £</b>
Hire of hall	641	-
Gift Day	-	-
<b>Total received</b>	<b>641</b>	<b>-</b>

**3 Bank Interest**

Is amounts received as interest on bank deposits.

**4 Remuneration**

The Rector 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.

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**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 and the rectory. In summary, these can be analysed as follows: -

<b>Description</b>	<b>2025 £</b>	<b>2024 £</b>
Rectory cost incl. council tax	4,858	1,880
Gas & electricity	6,940	5,721
Insurance	7,507	6,741
Repair and refurbishment	42,023	2,100
<b>Total</b>	<b>61,328</b>	<b>16,442</b>

**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 and St. Peter's Dalry Episcopal Churches**

I report on the accounts of the Accounts of St Andrews, Ardrossan for the year ended 31 August 2025 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 the accounts to be reached.

Name:

Qualification:

Address:

Date:

may kelly  
MAY KELLY  
ACCOUNTS CLERK  
95 MONTFORD DRIVE  
ARDROSSAN  
8th APRIL 2026.