

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	Oct	2024	To	30	Sept	2025

Reference and administration details

Charity name	St Mary On The Rock Episcopal Church: Ellon		
Other names charity is known by			
Registered charity number	SC008825		
Charity's principal address	St Mary on the Rock Church		
	South Road		
	Ellon		
	Aberdeenshire	Postcode AB41 9NP	

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name		Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1		Rector		Bishop & Vestry
2		Lay Rep		Congregation
3		Secretary		Congregation
4		Treasurer		Congregation
5		Stewardship Convenor		Congregation
6				Congregation
7				Congregation
8				Congregation
9				Congregation
10				Congregation
11				Congregation
12				Congregation
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
N/A	N/A

Structure, governance and management

Type of governing document

Scottish Episcopal Church General Synod form of constitution recommended for an incumbency (Revised 2008)
Signed 31.01.2015 at the Annual Business Meeting and then signed by the Bishop.

Trustee recruitment and appointment

Rector is appointed by the Bishop and the Vestry and thus becomes the Chair of the Vestry as an ex-officio member.

Objectives and activities

Charitable purposes

Section 2 of the Constitution states: -
"The Charge is established for exclusively charitable purposes, primarily for the advancement of religion and to provide public benefit."

Summary of the main activities in relation to these objects

Episcopal Church Services – Sun & Wed
Church Choir – practice every Thursday

Community Activities

1. Mainly Music – weekly during term time (parent & toddlers)
2. Create – fortnightly handicrafts group
3. Men's Breakfast – monthly
4. Film Night – 8 times per year
5. Fair Trade Stall - monthly

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Attendance – 50 to 60 at Sun Services – 15 to 20 at Wed Services
Increased attendance of those under 50 and interest in being involved in the operation and running of the charity.

Community activities

1. Mainly Music – almost at capacity for the hall, very popular
2. Create – 12 to 18 attending including some with learning difficulties who are supported by the organisers
3. Men's Breakfast – 12 to 24 from all branches of Christianity in the area – sharing food and ideas
4. Film Night – 20 to 30 attending with food provided by church members for all attending
5. Fair Trade Stall – continues to offer fair trade products to the congregation and is well supported.

General Charity Activities

1. Weekly collection of food at the church for the local Food Bank
2. Cash - Christmas Donation to Crisis from the congregation
3. Cash – continuing 3 yr support to the Anglican Church of Papua New Guinea for the training of the priest.
4. Cash – Donation from Fair Trade Stall surplus to the Fair-Trade Organisation.
5. Cash – Donation to CHAS from the congregation.

Financial review

Brief statement of the charity's policy on reserves

Surpluses are currently invested to provide a future income for the church during difficult times or if the demographics of the age profile of the members results in a future deficit in operating income.

Details of any deficit

No deficit during this period.

Donated facilities and services (if any)

The church hall is provided free of charge for the following groups: -
Ellon Men's Breakfast – Ecumenical group of Christian Men meet on a monthly basis to discuss their faith in Christ and topical issues – open to all who profess to be a Christian or an interest in Christianity.
Create Group – handicrafts group – meets every two weeks – open to all.
Mainly Music – parent and child group – weekly (during term time) – open to all. See Appendix 1 for Additional Donated Facilities

APPENDIX 1

Other optional information

The congregation of Saint Mary-on-the-Rock Episcopal Church endeavours to welcome everyone in a non-judgemental way. Our desire is to help each person to develop their personal ministry gifts and to utilise whatever skills and talents and resources God has given to them. Seeking to be faithful to the Word of God which we encounter in every one of our worship services, each member is encouraged to dedicate themselves to loving others in accordance with the teachings of our Lord and Saviour Jesus Christ as we pattern our lives upon his example of unconditional and selfless love. We acknowledge that we are called by God to love others, and we understand that this is how we participate in God's kingdom. Accordingly, we seek to build up one another, for we recognise that in this way we grow in our own personal maturity, we grow as a congregation, and we help to grow the kingdom of God.

Additional Donated Facilities and Services

Children's Hospices Across Scotland (CHAS) – has use of the church hall as well as considerable support from the congregation (time and donated baking) on an annual basis for a Strawberry Tea as a fundraising event at which all monies raised are given to CHAS with no costs charged by St Mary on the Rock.

Macmillan Cancer Support (Macmillan) – has free use of the church & church hall on an annual basis and participation in the ecumenical flower festival (in the St Mary on the Rock Church) – again this is supported extensively by the congregation, with no church costs charged and all funds given to Macmillan.

Ellon Foodbank – there is a collection area at the back of the church for considerable donations of food by the congregation which are then passed to the Ellon Food Bank on a weekly basis.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)
*OSCR will accept
digital or typed
signatures*

Full name(s)

Position (e.g. Chair)

Date

Registered Charity No. SC008825

St Mary On The Rock Episcopal Church: Ellon

Annual Accounts

for the Year Ended 30 September 2025

Table of Contents

<i>Statement of Receipts and Payments</i>	<i>4</i>
<i>Statement of Balances.....</i>	<i>5</i>
<i>Notes to the Accounts</i>	<i>6</i>
<i>Analysis of Receipts</i>	<i>8</i>
<i>Analysis of Payments.....</i>	<i>9</i>
<i>Analysis of Payments (continued)</i>	<i>10</i>

St Mary On The Rock Episcopal Church: Ellon
Registered Charity No. SC008825

Independent Examiner's Report

To the Trustees of St Mary On The Rock Episcopal Church Ellon
Registered Charity No. SC008825

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 4 to 10.

The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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.

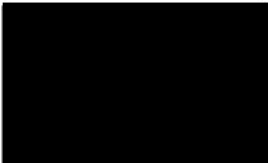
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

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

1. which give 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 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.



Signature:



Date: 7 February 2026

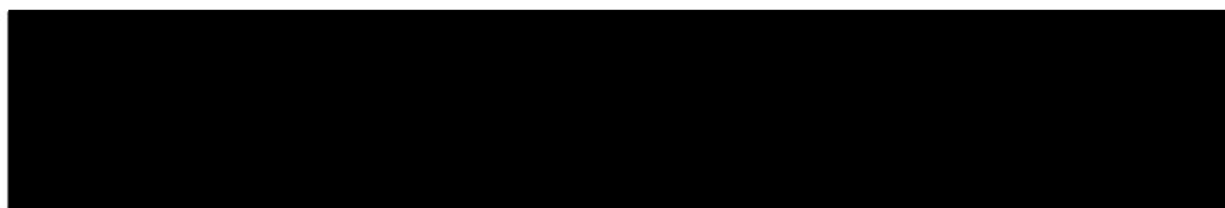
**Statement of Receipts and Payments
For the Year Ended 30 September 2025**

		2025	2024
		£	£
Receipts			
Donations	1	78,530	73,451
Grants	2	1,075	6,396
Fundraising	3	1,495	1,665
Rent	4	5,987	5,593
Investment Income	5	1,085	1,940
Other Income	6	21,558	20,260
		109,730	109,305
Receipts from Investments			
Proceeds from Sale		65,332	-
Dividends		1,930	288
		67,262	288
Total Receipts		176,992	109,593
Payments			
Donations	7	1,318	3,351
Grants	8	12,977	13,542
Fundraising Costs	9	1,385	1,626
Property Costs	10	27,291	32,575
Rector Costs	11	43,868	43,874
Admin Costs	12	19,556	19,487
Total Payments		106,395	114,455
Payments relating to Investments			
Purchase of Investments at Cost		59,240	-
Management Fees		756	-
		59,996	-
Total Payments		166,391	114,455
Surplus / (Deficit) for Year		10,601	(4,862)
All Funds are Unrestricted			

Statement of Balances
As at 30 September 2025

	2025	2024
	£	£
Cash Funds		
Opening Cash at Bank and in Hand	26,216	31,078
Surplus / (Deficit) from Statement of Receipts and Payments	<u>10,601</u>	<u>(4,862)</u>
Closing Cash at Bank and in Hand	<u>36,817</u>	<u>26,216</u>
Consisting of:		
Virgin Money	29,748	26,216
Brewin Dolphin Cash Account	<u>7,069</u>	<u>-</u>
	<u>36,817</u>	<u>26,216</u>
Investments		
Opening Market Value	224,448	217,873
Interest from Investments prior to transfer	5,714	-
Proceeds from Sale of Investments	(65,332)	-
Dividends from Investments	1,733	-
Purchase of Investments	59,240	-
Management Fees	(756)	-
Realised and Unrealised Gains / (Losses)	<u>24,672</u>	<u>6,575</u>
	<u>249,719</u>	<u>224,448</u>
Total Unrestricted Funds	<u><u>286,536</u></u>	<u><u>250,664</u></u>

Approved by the Vestry and signed on their behalf by:



St Mary On The Rock Episcopal Church: Ellon
Registered Charity No. SC008825

Notes to the Accounts
For the Year Ended 30 September 2025

- **Accounting policies**

Basis of preparation of accounts

The accounts have been prepared under the historical cost convention as modified by the revaluation of investment assets and are in accordance with applicable accounting standards, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) issued in 2005.

Fixed asset investments

Investments are shown at market value and unrealised gains and losses are included in the Statement of Balances.

Congregational giving, donations, legacies and similar income

Congregational giving is accounted for when received. Donations, legacies and similar income are accounted for when St. Mary's becomes entitled to the income and a reliable estimate of the amount to be received can be made. Gift Aid tax recoverable is accounted for at the point of receipt.

Disposals of investments

Realised profits and losses on investments are recognised on the date of disposal and are included in the Statement of Balances

Governance Costs

Governance costs relate to those costs necessary to provide the governance infrastructure which allows St. Mary's to operate and to generate the information required for the public accountability.

Apportionment of Support costs

Resources expended are shown in the Statement of Receipts and Payments categorised by charitable activity and governance costs in accordance with the requirements of the Statement of Recommended Practice. Certain costs and grants awarded are capable of direct attribution to the categories; however other costs, in particular non clergy staff costs and costs associated with running the church buildings, are attributable to more than one category. These costs have been apportioned to the specified categories based in proportion with the direct costs (see 'Resources expended on charitable activities' below).

- **Funds**

There are currently no Restricted Funds, all current spending is Unrestricted and at the discretion of the Vestry and are available for use at the Vestry's discretion in furtherance of the Church's objectives.

- **Clergy and Staff Pension Fund**

Employees are eligible to join the Scottish Episcopal Church Pension Fund which is a non-contributory defined benefit scheme with benefits based on final pensionable salary. The Rector is a member of the Fund and others employed by the Scottish Episcopal Church are also members. St. Mary's is unable to identify its share of the underlying assets and liabilities of the fund on a consistent and reasonable basis and so accounts for its contributions as if the scheme was a defined contribution scheme. The contribution rate for the year under review was 22%. There were no contributions outstanding at 30 September 2025 in relation to St. Mary's employees.

St Mary On The Rock Episcopal Church: Ellon
Registered Charity No. SC008825

Notes to the Accounts (continued)
For the Year Ended 30 September 2025

- **Trustee remuneration, benefits and expenses**

Except for the Rector, no member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church. The Rector is ex officio 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.

- **Resources expended on charitable activities**

Resources expended on charitable activities include direct costs, grants awarded and support costs. Support costs, which relate primarily to non-clergy staff costs and costs associated with running the church buildings, are attributable to more than one category. These costs have been apportioned to the specified categories based in proportion with the direct costs.

- **Church Buildings and Property**

The Church and Hall buildings and the Rectory, all in South Road, Ellon are owned by Saint Mary's. The original cost of these assets and the cost of improvements prior to the work started in 2001 are not known and have not been included because, in the opinion of the Vestry, the cost of professionally valuing them to include a value in the accounts outweighs the benefits to users of the accounts.

On 30 September 2025 the Church, Hall and Rectory buildings were insured for £15,098,133 which is an estimate of the replacement cost of buildings and contents. Replacement building cost does not represent market value of the properties and does not include valuation of the land on which the properties are situated.

- **Quota**

Quota is paid by St Mary's to the Diocese of Aberdeen and Orkney to support the work of the Diocese and of the Scottish Episcopal Church as a whole.

Analysis of Receipts
For the Year Ended 30 September 2025

	2025	2024
	£	£
1 Donations		
Standing Orders	50,167	46,623
Sunday Collections	9,158	8,044
Church Groups	3,317	3,211
Funerals & Weddings	1,700	1,880
Gift Aid	14,188	13,693
	<u>78,530</u>	<u>73,451</u>
2 Grants		
Diocese Roadshow Grant	75	-
Dioceses Hall Support Grant	1,000	-
Diocese Rectory Improvement	-	2,188
Diocese Stipend Support	-	2,020
Province Rectory Green Fund	-	2,188
	<u>1,075</u>	<u>6,396</u>
3 Fundraising		
Away Day Income	1,495	1,665
	<u>1,495</u>	<u>1,665</u>
4 Rent		
Hire of Hall	5,987	5,493
Hire of Plastic Chairs	-	100
	<u>5,987</u>	<u>5,593</u>
5 Investment Income		
Interest & Unit Trusts	1,085	1,940
	<u>1,085</u>	<u>1,940</u>
6 Other Income		
CHAS	-	30
Easy Fundraising	53	52
Debit Card Cash Back	2	-
St James Shared Costs	21,503	20,178
	<u>21,558</u>	<u>20,260</u>
Total Receipts	<u><u>109,730</u></u>	<u><u>109,305</u></u>

Analysis of Payments

For the Year Ended 30 September 2025

	2025	2024
	£	£
7 Donations		
Air Ambulance	-	500
CHAS	575	500
Christian Aid	-	500
Crisis	91	351
Mercy Ships	-	500
PNG	500	500
Water Aid	-	500
Traidcraft Exchange	100	-
General	52	-
	<u>1,318</u>	<u>3,351</u>
8 Grants		
Diocese Quota	<u>12,977</u>	<u>13,542</u>
	<u>12,977</u>	<u>13,542</u>
9 Fundraising Costs		
Away Day Expense	<u>1,385</u>	<u>1,626</u>
	<u>1,385</u>	<u>1,626</u>
10 Property Costs		
a) Church		
Church - Altar Expenses	672	808
Church - Baptism Expenses	-	46
Church - Catering	56	69
Church - Electricity	4,361	1,813
Church - Gifts	12	38
Church - Property Insurance	0	227
Church - Property Maintenance & Repairs	4,202	7,600
Church - Service Support Materials	111	85
Church - Flowers	75	-
Parish Plus Ecclesiastical Insurance	<u>4,915</u>	<u>4,640</u>
	<u>14,404</u>	<u>15,326</u>

Analysis of Payments (continued)

For the Year Ended 30 September 2025

	2025	2024
	£	£
10 Property Costs (continued)		
b) Hall		
Hall - Electricity	1,043	966
Hall - Gas	1,652	1,708
Hall - Property Insurance	-	200
Hall - Property Maintenance & Repairs	452	2,117
Hall - Advertising	-	271
Hall - Cleaner - Wages	2,421	2,334
Hall - Cleaner Employee Tax & NI	57	55
Hall - Cleaning & Toilet Supplies	255	228
Hall - Fire Protection - Chubb	380	526
Hall - Office Supplies	11	14
Hall - Pest Control & Sanitary Bins - Presly Pest Control	829	772
Hall - Postage	254	114
Hall - Telephone & Internet	957	879
	<u>8,311</u>	<u>10,184</u>
c) Rectory		
Rectory - Council Tax	1,985	1,858
Rectory - Loft & Underfloor Insulation	-	4,376
Rectory - Property Insurance	641	200
Rectory - Property Maintenance & Repairs	1,950	631
	<u>4,576</u>	<u>7,065</u>
	<u>27,291</u>	<u>32,575</u>
11 Rector Costs		
Rector - Tax & NI	6,322	4,999
Rector - Other Expenses	-	77
Rector - Pension Contribution	8,316	10,430
Rector - Replacement Priest	260	325
Rector - Stipend	27,513	26,287
Rector - Travel Expenses	1,457	1,756
	<u>43,868</u>	<u>43,874</u>
12 Admin Costs		
Music	3,776	3,723
IT	132	213
Photocopier	2,054	3,149
Secretary	12,296	11,676
Governance Costs	1,298	726
	<u>19,556</u>	<u>19,487</u>
Total Payments	<u>106,395</u>	<u>114,455</u>