

Scottish Charity No: SC010950

St Anne's Episcopal Church, Dunbar

Annual Report and Accounts
for the year ended
31 August 2025

St Anne's Episcopal Church, Dunbar

Annual Report and Accounts for the year ended 31 August 2025

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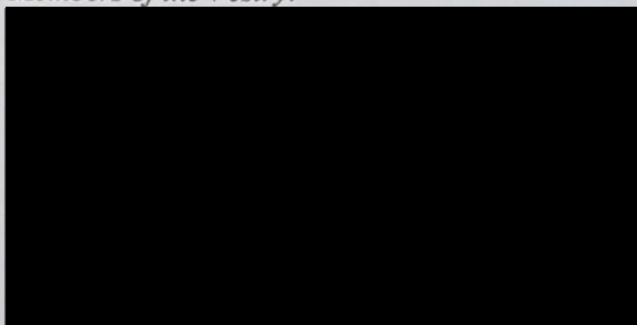
St Anne's Episcopal Church, Dunbar

Reference and Administrative Information

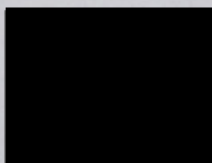
Charity name and address St Anne's Episcopal Church
4 Westgate
Dunbar
EH42 1JL

Scottish Charity Number SC010950

Charity Trustees *Members of the Vestry:*



Treasurer



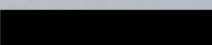
Bankers

Royal Bank of Scotland plc
32 Court Street
Haddington
EH41 3NS

Charity Bank
182 High Street
Tonbridge
TN9 1BE

Bank of Scotland
High Street
Dunbar
EH42 1ER

Independent Examiner



G Spratt Accountancy Ltd
Abbeylands
High Street
Dunbar
EH42 1EH

Principal Office

St Anne's Church
4 Westgate
Dunbar
EH42 1JL

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2025

The members of the Trustees present their annual report together with the financial statements for the year ended 31 August, 2025.

Structure and Governance

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January, 2015).

1. St Anne's Episcopal Church – Dunbar is a registered Scottish Charity (SC010950).
2. It is a member of the Diocese of Edinburgh of the Scottish Episcopal Church and is in full communion with the Anglican & Methodist Churches.
3. The superior authority is The Bishop of Edinburgh.
4. All of its affairs are governed by the Vestry, except where permission of the Bishop is required under Canon Law of the denomination.

Appointment of Trustees

Apart from the Rector, Trustees are elected at the Annual General Meeting or appointed by constitution and under Canon Law of the denomination. There is no formal induction programme but new Trustees are given an induction and ongoing guidance is given to ensure that Trustee members are familiar with the Church's values and aims and kept up to date about their responsibilities as the designated trustees of a charity.

Administrative Structure

It is the duty of the Trustees to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings used by the church in good working order and to look after the finances of the church.

Statement of Risk

The Trustees keep under review the major risks to which the Church could be exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The Church's charitable objectives are the advancement of religion and public benefit. Its principal activities include public worship in sacrament and prayer, offering pastoral care; Christian education, charitable work and fund raising for local, national and international needs, social gatherings of children and young people, the elderly and many community groups of all ages. The Church is actively engaged in raising awareness about and helping people respond to climate change, and we are collaborating with people and organisations across the community who are working towards building a sustainable future for the whole community. The Church also runs (in partnership with the Salvation Army) a Debt Advice Service seeking to alleviate the suffering caused by debt.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2025 – continued

Reserves Policy

St Anne's is a Christian Church, established primarily for the advancement of religion and to provide public benefit. Its main sources of income are private donors and charitable grants including central funds from the Scottish Episcopal Church.

The Trustees consider that reserves are required to:

- mitigate against unforeseen interruption or cessation of regular sources of income;
- accommodate costs of projects or emergencies; and
- address any shortfalls in giving.

The Church's financial position is kept under regular review. Regular budgeting and stewardship campaigns are arranged to plan for and respond to financial needs.

The Trustees have considered the overall financial position of the charity, taking into account:

- income and expenditure trends over the last five years;
- the risk of unplanned expenditure being required;
- potential future project cost requirements; and
- anticipated regular scheduled maintenance to heritable property, identified by a Quinquennial report.

Reserves are set in order to:

- enable the Charity to meet its monthly financial commitments;
- retain sufficient liquid funds to respond to emergencies; and
- to meet any shortfall in giving.

In light of the above, the Church needs sufficient funds in reserve to cover six months expenditure.

This policy will be reviewed each year.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2025 – continued

Ministry and Worship

At the beginning of the year, the congregation was saddened to learn that [REDACTED] Rector of St Anne's, had been called to a new charge in Edinburgh. [REDACTED] led the church for eight years, during which time the congregation grew in number, strengthened its financial position, and became a more sustainable church. In advising the congregation to trust in God as the vacancy began, she offered wise counsel that has proved to be well founded. On behalf of the whole Church, Vestry record their heartfelt thanks and gratitude to God for [REDACTED] ministry and leadership, and pray for her as she begins her new role with St Margaret's and The Mustard Seed, Edinburgh.

This year has been a period of continuity and preparation during the vacancy. Services have been sustained through the support of the Ministry Team. Particular thanks are extended to [REDACTED] and [REDACTED] who have led the majority of Sunday and Thursday services. Thanks are also recorded to [REDACTED] who joined the congregation during this period, and [REDACTED] who supported three services. The church acknowledges the contribution of the local Methodist Circuit, which has continued to support regular worship.

Worship has been maintained twice weekly and once a month in the Methodist tradition. Quiet Mornings have provided opportunities for prayer and reflection. Young Church has moved to a once-a-month format, incorporating children into all-age services. The choir from Belhaven Hill School again participated in the annual Nine Lessons and Carols service.

Development of Parish Profile

During the vacancy period, extensive work was undertaken to develop a new parish profile to support the recruitment process. This involved a structured process of consultation with the congregation and Vestry, as well as reflection on the church's identity, values and mission. The resulting profile sets out a clear statement of St Anne's core values, which include openness, inclusiveness, shared ministry and active engagement with the community. It also outlines aspirations for the future, focusing on strengthening community relationships, increasing participation in worship, enhancing engagement with children and families, developing the church's role as an active presence in Dunbar, and integrating Peace and Justice as a central element of the church's mission.

Appointment of New Rector

Following the recruitment process, [REDACTED] was appointed as Rector. She has expressed a clear commitment to maintaining the traditions of the church while supporting the development of new areas of mission, including wider engagement with families and younger people. The Vestry believes her appointment aligns well with the values and aspirations set out in the parish profile. Vestry records their thanks to [REDACTED] and [REDACTED] for their support throughout the recruitment process and for helping to find such a strong match to the parish profile.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2025 - continued

Discipleship and Community Outreach

The Pastoral Care team has grown with new volunteers undertaking training and we continue to work with Belhaven Parish Church to support the service at Lammermuir House.

A textile banner depicting the Mustard Seed was completed under the direction of Alison Crowhurst and a team of volunteers. This creative project has provided a lasting symbol of faith and community within the church.

The Knitted Bible exhibition was held in February. This ecumenical initiative involved engagement with both adults and primary school children. The church also hosted the Speak Their Name quilt, created by families bereaved by suicide. These events have contributed meaningfully to the church's community engagement programme. Vestry would like to record their thanks to [REDACTED] and the team of volunteers that made this event a resounding success.

Carol Singing was held again this year. Despite the weather affecting the final plans, it was an enjoyable and joyful occasion. Vestry thanks [REDACTED] and [REDACTED] for their time and effort in planning and supporting these events.

The Debt Advice Service, run in partnership with The Salvation Army, continues to expand. The service has managed over £1.8 million of personal debt and is currently supporting 54 active clients. Provision has extended to Prestonpans and Musselburgh. The team has grown to include 13 volunteers and a paid Area Coordinator, which has increased the service's capacity to support clients and extend its reach.

The Eco Group continues to lead on environmental awareness and action, both within the congregation and across the wider community. It works to encourage ecumenical engagement throughout the town and to involve the congregation, Vestry, community groups and elected representatives in conserving God's creation. This work is an important part of the church's witness and commitment to long-term sustainability.

The Tuesday Coffee, Cake and Chat group has continued to grow in attendance, providing a structured social opportunity and an additional contact point for clients of the Debt Advice Service. Funding support from Dunbar Community Council enabled a day trip to Galashiels in 2025.

The church continues to host a monthly Climate Café in partnership with Sustaining Dunbar and provides ongoing support for Dunbar Area Christian Youth Project. Harbour Lights, a DACYP initiative, continues to meet every Friday afternoon at St Anne's, offering a safe and supportive space for young people.

St Anne's Episcopal Church, Dunbar

Report of the Trustees for the year ended 31 August, 2025 – continued

Buildings

The Building Group has had a productive year, combining practical maintenance with successful fundraising. The team secured grant funding to support future improvements to the church fabric and infrastructure. It also successfully piloted the installation of a Halo Lamp, demonstrating its commitment to improving the church environment.

The rectory preparation team carried out excellent work to ensure the property was ready for sale, for which Vestry record their thanks. In addition, a church cleaning and tidy-up day was held, with volunteers working together to create a more ordered and welcoming worship space.

Thanks are recorded to [REDACTED] and [REDACTED] for their contributions to building care and maintenance, as well as to all those who have given their time to support this important area of church life.

Church Finances

The year saw significant progress in modernising financial systems. The church successfully completed the transfer to ExpensePlus, streamlining financial management and reporting. In addition, a Tap and Go donation unit was installed, which has already generated additional income and improved the ease of giving for visitors and members alike. These changes support the church's ongoing efforts to maintain financial sustainability.

Safeguarding

Safeguarding continues to be a priority for the church. In 2025, updates to Scottish safeguarding legislation required churches to review and update their procedures. [REDACTED] ensured that St Anne's remained fully compliant with these legal requirements, overseeing the necessary checks and registrations. At the end of the year, 19 people were registered with safeguarding training and checks in place. This reflects the church's ongoing commitment to providing a safe environment for all who participate in its life and activities.

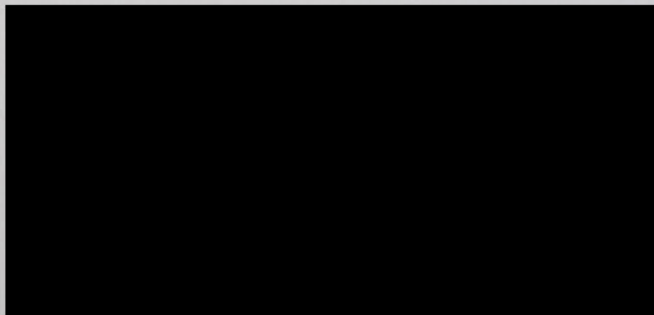
St Anne's Episcopal Church, Dunbar
Report of the Trustees for the year ended 31 August, 2025 –
continued

Conclusion

The past year has been characterised by steady activity during the vacancy period. Worship and community engagement have been maintained. The development of a new parish profile has provided a clear framework for the next phase of ministry. The appointment of Reverend Johnston marks the beginning of that new phase.

Vestry record their thanks to the Ministry Team, volunteers and congregation for their contribution to sustaining the life and work of St Anne's. This includes all those who offer practical and pastoral support through hospitality, decoration, gardening, and building care, as well as those who contribute directly to worship including the singing group, readers, intercessors, chalice assistants and sacristan. These individual and collective efforts are central to the ongoing life and witness of the church.

BY ORDER OF THE TRUSTEES



Independent Examiner's Report to the Trustees of St Anne's Episcopal Church, Dunbar

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 9 to 17.

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) (a) to (c) 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 (as amended). 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 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 Regulations

have not been met, or

2 to which, in my opinion, attention should be drawn in order to enable a proper view of the accounts to be reached.

G Spratt Accountancy Ltd
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EH42 1EH

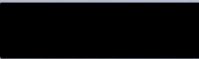
30th October 2025

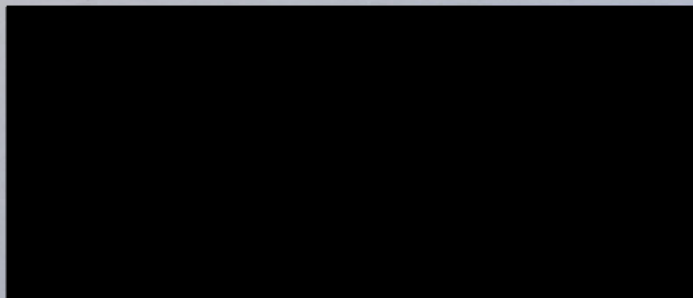
ST ANNE'S EPISCOPAL CHURCH, DUNBAR
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST, 2025

	Notes	Unrestricted Funds £	Endowment £	Restricted Funds £	Total 2025 £	2024 £
Incoming Resources						
Incoming resources from generated funds						
Voluntary income						
Congregational Income	3	56,376			56,376	55,103
Donations		1,872		3,500	5,372	8,367
Grants	4	11,000		16,261	27,261	11,420
Gift Aid		11,546		776	12,322	14,643
Diocesan Support		650			650	1,540
Methodist Church Contribution		3,000			3,000	-
Fundraising		-			-	1,032
Activities for generating funds						
Rent		6,360			6,360	6,299
Investment Income						
Dividends		757			757	666
Interest		1,306			1,306	798
Total Incoming Resources		<u>92,867</u>	<u> </u>	<u>20,537</u>	<u>113,404</u>	<u>99,868</u>
Resources Expended						
Charitable activities						
Clergy and ministry costs	5	28,933			28,933	44,969
Worship and Mission Costs	6	3,265			3,265	3,879
Quota		7,395			7,395	6,750
Property Expenses	7	13,940			13,940	18,203
Admin Costs	8	5,246		18,285	23,531	14,725
Church Maintenance and Projects	9	21,468			21,468	13,897
Charity Donations	10	3,100			3,100	1,500
		<u>83,347</u>	<u> </u>	<u>18,285</u>	<u>101,632</u>	<u>103,923</u>
Governance Costs		1,200		-	1,200	905
Total Resources Expended		<u>84,547</u>	<u> </u>	<u>18,285</u>	<u>102,832</u>	<u>104,828</u>
Net Incoming (Outgoing) Resources		8,320	-	2,252	10,572	(4,960)
Realised Gain on Sale		-	-	-	-	5,737
Unrealised loss/gain on revaluation		927	1,355	-	2,282	1,895
Net Movement in Funds		<u>9,247</u>	<u>1,355</u>	<u>2,252</u>	<u>12,854</u>	<u>2,672</u>
¹ Fund Balances at 01/09/2024		<u>128,997</u>	<u>13,489</u>	<u>13,001</u>	<u>155,487</u>	<u>152,815</u>
Fund Balances at 31/08/2025		<u>138,244</u>	<u>14,844</u>	<u>15,253</u>	<u>168,341</u>	<u>155,487</u>

**ST ANNE'S EPISCOPAL CHURCH, DUNBAR
BALANCE SHEET AS AT 31 AUGUST 2025**

	Notes	2025 £	2024 £
Fixed Assets			
Heritable Properties at book value		65,923	65,923
Investments at market value		25,012	22,730
		<hr/>	<hr/>
	11	90,935	88,653
Current Asset			
Bank & Cash		78,606	67,704
		<hr/>	<hr/>
		169,541	156,357
Creditors: amounts falling due within one year			
Creditors & Accruals		1,200	870
		<hr/>	<hr/>
TOTAL ASSETS LESS LIABILITIES		<u>168,341</u>	<u>155,487</u>
 Represented by:			
Unrestricted Funds		138,244	128,997
Endowment Funds		14,844	13,489
Restricted Funds	12	15,253	13,001
		<hr/>	<hr/>
TOTAL FUNDS		<u>168,341</u>	<u>155,487</u>

Approved by the Trustees on 30th October 2025 and signed on their behalf by 
Treasurer



ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

Basis of preparation of accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies House 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation

Heritable properties are shown at cost and expenditure on improvements is capitalised. Depreciation is not provided on heritable properties. The heritable properties have useful lives in excess of fifty years. No depreciation has been provided against the book value of heritable properties as, in the opinion of the Trustees, due to the long useful economic lives of the properties and their high residual values, any depreciation charge and resultant accumulated depreciation are immaterial. In the opinion of the Trustees, no impairment of the carrying values has occurred during the year. Expenditure on other tangible fixed assets is charged to revenue as incurred.

Fixed asset investments

Investments are shown at market value and unrealised gains and losses are included in the Statement of Financial Activities. Realised profits and losses on disposed investments are recognised on the date of disposal and are included in the Statement of Financial Activities.

Congregational giving, donations, legacies and similar income

Congregational giving is accounted for when received. Donations, legacies and similar income are accounted for when St Anne'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 the tax reclaim is submitted.

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

Governance Costs

Governance Costs relate to those costs necessary to provide the governance infrastructure which allows St Anne's to operate and to generate the information required for public accountability. These were fees payable to the Independent Examiner.

2 Funds

Unrestricted funds are available for use at the Trustees discretion in furtherance of the Church's objectives; restricted funds are those given for specific purposes.

Unrestricted Funds:

General Fund	Funds held for the general work of the church. The value of all capitalised improvements and additions to church buildings are held in the General Fund.
Endowment Fund	A specific amount of shares left to the Church.

Restricted Funds:

Debt Advice Service	Is a fund run with the Salvation Army that provides debt advice. See Note 12. Grants were received from Advice UK for £13,608 and ELC £2,653.
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Further grants were received from the following:

Baird Trust	£ 3,000
Be Green	£ 8,000
	———
	£ 11,000
	=====

These grants were spent on the cost of halo lighting.

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

3	Congregational Giving	2025	2024
	Plate	5,452	3,866
	Offering	50,924	51,237
		<hr/>	<hr/>
		56,376	55,103
		<hr/>	<hr/>
4	Grants		
	DAS	13,608	6,337
	ELC	2,653	2,000
	National Church Maintenance Award	-	2,500
	Hub Grant	-	583
	Baird Trust	3,000	-
	Be Green	8,000	-
		<hr/>	<hr/>
		27,261	11,420
		<hr/>	<hr/>
5	Clergy and Ministry Costs		
	Rectors Stipends and National Insurance	22,768	33,036
	Pension	6,057	10,365
	Expenses (Mileage)	108	1,268
	Training (Clergy & Lay)	-	300
		<hr/>	<hr/>
		28,933	44,991
		<hr/>	<hr/>
6	Worship and Mission Costs		
	Organ and Music	577	901
	Altar Expenses and Flowers	885	1,010
	Mission and Children	1,803	1,968
		<hr/>	<hr/>
		3,265	3,879
		<hr/>	<hr/>

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

7	Property Expenses	2025	2024
	Insurance	3,715	3,830
	Heat and Light	5,798	6,171
	Cleaning	2,434	2,700
	Council Tax for the Rectory	1,993	1,704
		<hr/>	<hr/>
		13,940	14,405
		<hr/> <hr/>	<hr/> <hr/>
8	Admin Costs		
	Printing and Stationery	4,025	2,436
	Telephone	1,690	624
	Sundries	1,533	1,391
	IT – Zoom Cost	-	2,106
	Room Rentals	4,139	-
	Hardware	4,585	-
	Salary & Overhead Costs	7,559	-
		<hr/>	<hr/>
		23,531	6,557
		<hr/> <hr/>	<hr/> <hr/>
9	Church and Rectory Maintenance & Projects		
	Church Maintenance	2,034	12,638
	Rectory Maintenance	1,360	684
	Rectory Sale Cost	708	-
	Projects	17,366	575
		<hr/>	<hr/>
		21,468	13,897
		<hr/> <hr/>	<hr/> <hr/>

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

10 Charitable Donation	2025	2024
PNG Church Partnership	-	500
Women's Aid East & Mid Lothian	500	500
Simon Community Scotland	-	500
Diana Hall	2,000	-
Inclusive Church	100	-
Alzheimers Scotland	500	-
	<hr/>	<hr/>
	3,100	1,500
	<hr/> <hr/>	<hr/> <hr/>

11 Fixed Assets

	Heritable Property	Investment	Total
As at 1/9/2024	65,923	27,730	88,653
Gain on Revaluation	-	2,282	2,282
	<hr/>	<hr/>	<hr/>
As at 31/8/2025	65,923	25,012	90,935
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The heritable property is the rectory at historic cost. It is insured for £383,187. The Church building is not included in the financial statements as it is vested in a separate body of trustees.

St Anne's investments are held in the Scottish Episcopal Church Unit Trust Pool which was valued at £25,012 as at 31/8/2025. 454 of the total units held (765) are within the endowment fund. These 454 were valued at £14,844 as at 31/8/2025.

ST ANNE'S EPISCOPAL CHURCH, DUNBAR
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

12 Restricted Funds

(a) Debt Advice Service	Income	Expenditure
Bank Balance at 1/9/2024	7,265	
Gifts from St. Anne's	3,500	
Gift Aid	776	
Grants DAS Advice UK	13,608	
Grants ELC	2,653	
Room Rentals		4,139
Hardware		4,585
Salary & Overhead Costs		7,559
Website & Stationery		1,463
Mission & Evangelism		150
Insurance		390
Bank Balance at 31/8/2025		9,516
	<hr/>	<hr/>
	27,802	27,802
	<hr/>	<hr/>
(b) New Rectory		
Opening Balance 1/9/2024		5,737
		<hr/>
Closing Balance 30/9/2025		5,737
		<hr/>
(c) Fund Balance		
Debt Advice Services		9,516
New Rectory		5,737
		<hr/>
		15,253
		<hr/>

13 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 August 2025 nor for the year ended 31 August 2024 except for the reimbursement of travel and administration costs as per note 5.