

St. Andrew's Scottish Episcopal Church



**4 BOTHWELL ROAD
UDDINGSTON
G71 7ET**

Registered Charity No SC011406

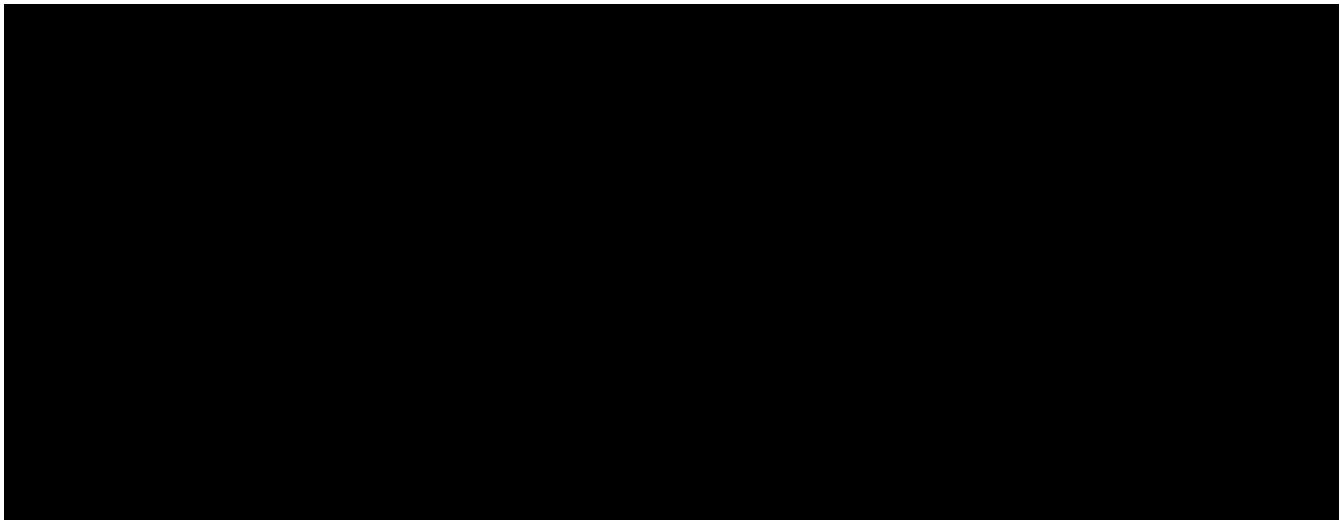
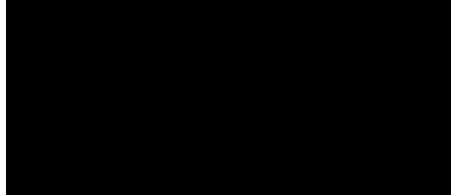
**Annual Report
Year ending 30th September 2025**

St. Andrew's Scottish Episcopal Church

Annual Report for the year ended 30th September 2025

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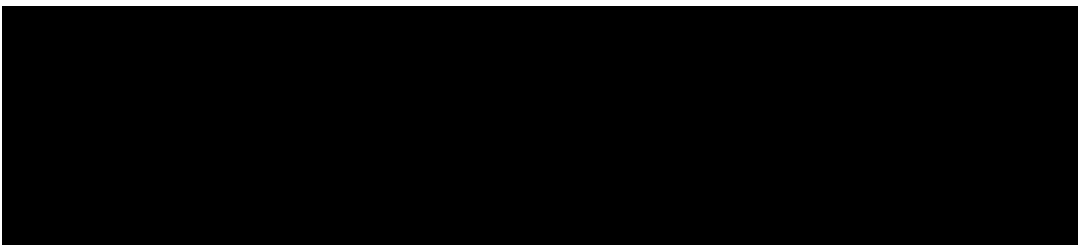
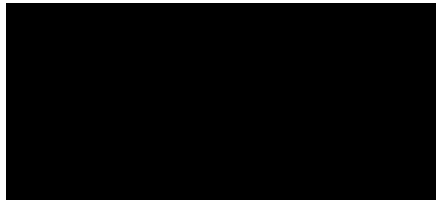
Church Address;



Bankers;

Bank of Scotland,
56, Main Street,
Uddingston,
Glasgow,
G71 7LS (Branch closed, banking continues on-line and
cash deposited via Post Office, Bothwell)

Independent Examiner;



St. Andrew's Scottish Episcopal Church

Registered Charity No SC011406

Annual Report of the Vestry

Year ended 30th September 2025

Introduction

The Vestry members are pleased to present their Annual Report for St Andrew's, Uddingston, for the year ended 30th September 2025.

We are a small friendly congregation with most members living locally. Over recent months we have been pleased to welcome new members. We are a linked charge with St Mary's, Hamilton with whom we share a Rector. Our church pays one quarter of the clergy stipend, the diocesan quota and other associated costs. Additionally, for part of this year, up to June 2025, we have continued to pay one quarter of the new boiler costs for the rectory.

The congregation is actively involved in church during Sunday service; lay worship leaders, lectionary readers, intercessors, eucharistic assistants, servers, flower arrangers and a cleaning team. This year we have updated and continue to work on the Memorial Garden which is looking better than ever. The gardener (paid) has carried out significant work to help us and thanks go to those from our congregation who help us in this.

The church hall has provided a valuable social opportunity for us all and is much appreciated by the congregation. The vestry uses the hall for Vestry meetings, the congregation meets there for coffee after the Sunday service and we hold monthly events attended by both congregations.

Thanks go to the Vestry and the congregation for maintaining a clean and safe environment for our services throughout the year.

This annual report and annual 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

During the year, the church continued to maintain a Sunday service each week. Congregational numbers remained stable with recent new members and we are pleased that some of our number continued to join St Mary's in their Sunday and Wednesday zoom services. As a church we are pleased to provide worship for the whole community.

Some of our congregation take part in the Wednesday mid-week communion at St Mary's.

As a small congregation we continued to enjoy the services led by our rector, [REDACTED]
It is a tribute to his humour and diligence (and lively sermons) that we have continued to enjoy services each week. [REDACTED]
[REDACTED]

In a variety of ways, we have tried to continue to support the Glasgow Children's Holiday Scheme and Hamilton Churches Together. Our Lent appeal was donated to the Bishop's named charity, Refuweegee, our Harvest appeal (cash and goods) to the local food bank and our Christmas appeal was donated to the Glasgow Children's Holiday Scheme.

Warm clothes were donated during last winter to the appeal centre in View Park and there is always a Food Bank Appeal box at the back of our church. Harvest offerings were also donated to the local food bank. It is difficult to measure the giving to charitable causes since many of the congregation respond directly to the charities and others work in charity shops including CHSS, St Andrew's Hospice and R.V.S in Hairmyres Hospital. Additionally we join with events and services in St Mary's and contribute to their charitable giving.

In the hall, over the year, we have enjoyed monthly activities, including Memorable Movies, carpet bowls, pancakes, quiz afternoons, table games, fish and chip supper, beetle drive, bingo and recently a film show (with croissants) about our group pilgrimage to Lourdes. Thanks go to those providing delicious home baking for all our events.

As a church we enjoyed Soup Sundays after the service once a month. Thanks go to those providing the delicious variety of soups.

As a small church, we gather together with our friends in St Mary's for social activities, film club (at the local cinema), knit and natter, social group, etc. We also organised a coach trip to Dumfries House and Gardens for both churches, which was extremely enjoyable, with lunch in the beautiful events room.

Income

St Andrew's relies heavily on the generosity of its congregation for most of its day to day funding. We thank all those who give generously towards our upkeep. We also benefit from interest on our investments and Gift Aid claimed on our giving.

Fabric

All repairs and maintenance are the responsibility of the Vestry. As always, we need to ensure that we can cover our day to day expenses and maintain our building in good condition without depleting our reserves. The Quinquennial Report in 2022 highlighted the obvious care that the Vestry and congregation take in preserving the quality of the building. All the issues arising from this report have been addressed.

Reserves

St Andrew's reserves fall into the category of general fund and fabric fund. The fabric fund is restricted to use for maintaining and improving the building. The general fund can be spent on any relevant activity within the mission and ministry of the church.

The Vestry tries to maintain a level of monies in both funds such that, in the event of a significant drop in income, the church would be able to maintain the current level of activities and have sufficient to meet any urgent repairs.

Investments

St Andrew's has monies invested in the Scottish Episcopal Church Unit Trust Pool (UTP). The investment policy of the UTP, which accords with that of the Vestry, is to earn a return on the assets, over the long term, sufficient at least to maintain the real value of the distribution to unit holders. The UTP has developed an ethical investment policy. The majority of UTP is invested in UK equities. Annual and continual review by the diocese takes place to ensure this ethical policy.

Interest from our investments is transferred to our Bank of Scotland General and Fabric accounts. During the year we withdrew £10,000 from our investment accounts to ensure the continued mission of our church.

Structure

St Andrew's is governed by a constitution. As a member congregation of the Diocese of Glasgow and 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 the Charity Trustees of the church. Apart from the Rector, ordinary Vestry members are elected by the Congregation in our annual meeting (AGM).

Vestry

Members usually serve for a term of 3 years. The Rector himself is appointed by the Vestry, supported and installed by the Bishop of the Diocese.

Vestry Responsibilities

The Vestry is responsible for managing and safeguarding the assets of the church and assists the Rector in matters affecting the spiritual welfare of the congregation. The Vestry members 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) Regulations 2006. The vestry regularly considers the risk faced by St. Andrew's and ensures that appropriate risk management procedures are in place.

Relationship with Diocese and Province

St Andrew's is supported by the Diocese and the Province through the pastoral oversight of the Bishop, central support functions provided at Diocesan level, and grants from central funds. The church is represented at Diocesan level by the Rector and the Lay Representative. As a member of the SEC, St Andrew'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 that of other churches in the Diocese and 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 Andrew's as a centre of worship and a focus for the community.

Our thanks are also due to our independent examiner for 2024 - 2025, George Beuken.

On behalf of the Trustees


Vestry Secretary

date

2025

St ANDREW'S SCOTTISH EPISCOPAL CHURCH, UDDINGSTON

ACCOUNTS FOR 2024-2025 (OCTOBER 1st 2024 - SEPTEMBER 30th 2025)

PAGE 2

<u>BANK OF SCOTLAND FABRIC FUND</u>	<u>2023-2024</u>	<u>2024-2025</u>
carry forward	1,302.43	739.13
Interest from investments (UT fabric fund)	356.70	405.90
expenditure	920.00	8.50
	<u>739.13</u>	<u>1,136.53</u>

St ANDREW'S STATEMENT OF BALANCES

	<u>2023-2024</u>	<u>2024-2025</u>
BANK OF SCOTLAND		
Bank of Scotland General Fund		
opening balance	4,609.35	3,812.62
closing balance	3,812.62 *	2,950.99 *
Bank of Scotland Fabric Fund		
opening balance	1,302.43	739.13
closing balance	739.13 *	1,136.53 *

SEC UNIT TRUST FUND (INVESTMENTS) MARKET VALUE

Unit Trust General Fund		
opening balance	82,506.99	84,329.64
closing balance	84,329.64 *	81,109.85 *
Unit Trusts Fabric Fund		
opening balance	10,852.70	12,509.10
closing balance	12,509.10 *	13,657.10 *

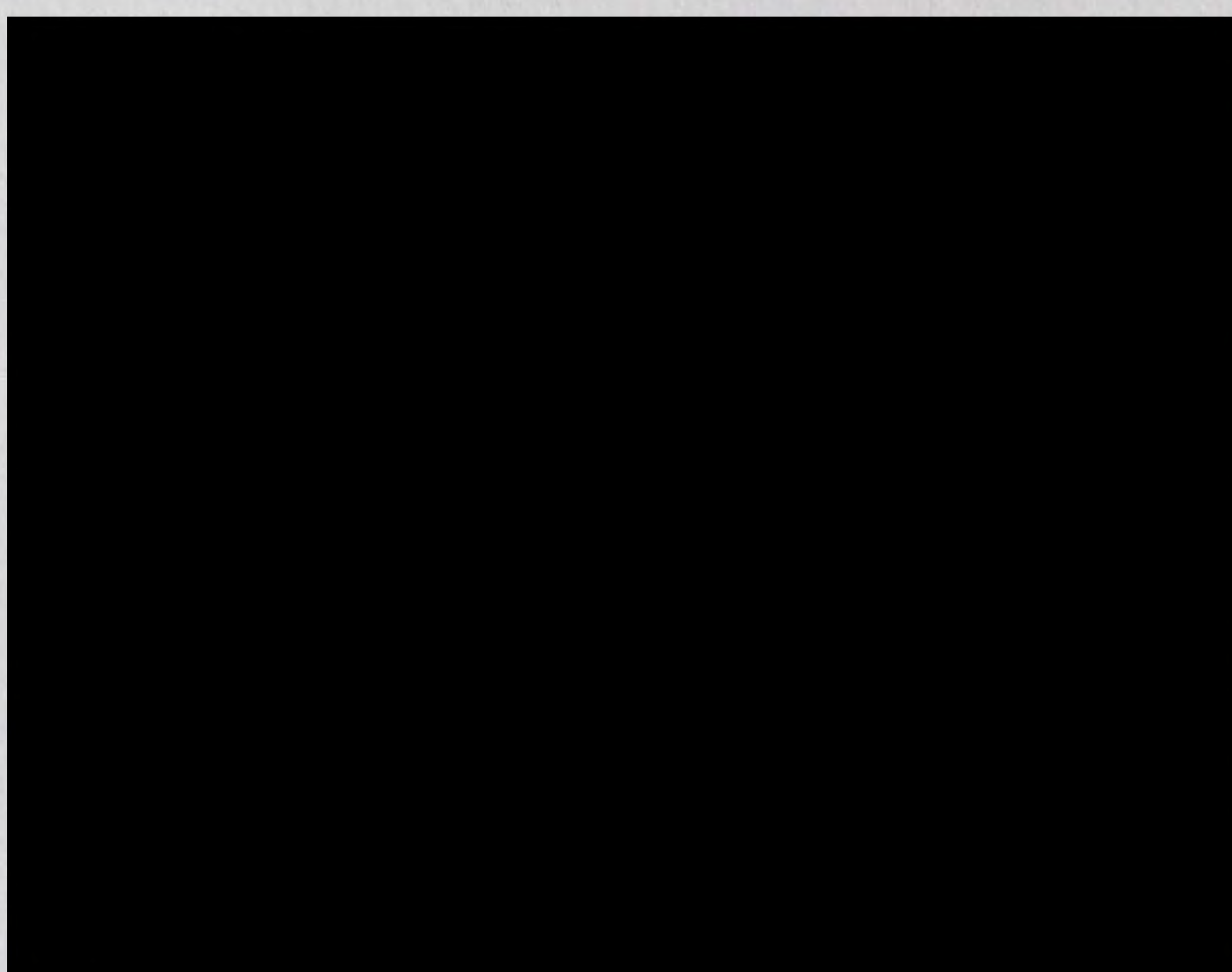
<u>TOTAL FUNDS END OF FINANCIAL YEAR</u>	<u>101,391.13</u> *	<u>98,854.47</u> *
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Agreed at Vestry meeting Thursday 9th October 2025
and signed on behalf of Vestry:

Rector

Treasurer to Vestry

Secretary to Vestry



St Andrew's Scottish Episcopal Church, Uddingston

Independent Examiner's Report to the Vestry

I report on the accounts of the charity for the year ended 30th September 2025

Respective responsibilities of the Vestry Members and the Examiner

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with these records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeks explanations from the Trustees concerning 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 in the Accounts.

Independent Examiner's statement

I have completed my Examination. I confirm that no material matters have come to my attention in connection with the Examination which gives me cause to believe that in any material respect:

- The accounting records were not kept in accordance with section 130 of the Act, or
- The Accounts did not accord with the accounting records, or
- The Accounts did not comply with the applicable requirements concerning the form and content of Accounts set out in the Charities (Accounts and Reports) Regulations 2008

As part of my Independent Examination, I can confirm that the Accounts give a 'true and fair' view on the above points. I have no concerns and have come across no other matters in connection with the Examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reviewed.

Signature

Name

Address

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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 Andrew's as a centre of worship and a focus for the community.

Our thanks are also due to our independent examiner for 2024 - 2025, [REDACTED]

On behalf of the Trustees

[REDACTED]
[REDACTED]
Vestry Secretary

date

12th October

2025

St Andrew's Scottish Episcopal Church September 30th 2025

Treasurer's Report 2025

1 PROPERTY VALUE The value of the church and the hall are not included in the assets. Currently the church and hall are insured for £2,306,253 and contents at £59,690. Total insured stands at £2,365,943. An updated valuation will be requested at the next renewal date.

2 EXPLANATION OF FUNDS The church holds both general and fabric funds in the Bank of Scotland and in the Scottish Episcopal Church Unit Trust Fund. The SEC funds are seen as our investments. Over the financial year there has been some fluctuation in market values but the units are presently worth £2.80 each more than at the end of the last financial year. At end of financial year 2024 – 2025 (30th September 2025) unit value stands at £33.31.

Fabric funds are restricted to maintaining and improving the fabric of the church.

Interest from investments is paid twice yearly into our 2 current Bank of Scotland accounts.

During this financial year we have withdrawn £10,000 from our investments.

3 TRUSTEE EXPENSES Trustees (Vestry members) can claim travel and attendance expenses but have declined to do so.

4 PROPERTY MAINTENANCE The church and hall have been well maintained and the cost of repairs and maintenance is carefully managed. No significant spending areas were identified during the year.

5 UTILITIES Electricity – we changed suppliers in April 2024. In April 2024 (during the last financial year) we paid £17. In August 2024 (again last financial year) we received a refund of £372.56. This financial year we have paid £1138.40 but taken over the last 18 months, given the information above, we are paying an average of £63 pm. Which compares favourably to previous years.

Gas – is proving expensive given the usage of our buildings. Although we have spent £2774.04 during the year we do have 50% left in our tank (approximately £650). However, this is offset by the same situation coming into the year.

6 CHARITABLE GIVING For a small congregation the church continues to give generously to charities. In addition to the harvest appeal we give continually to the local food bank. When Winter comes we have an appeal box for warm coats. At Christmas we give to the Glasgow Children's Holiday Scheme (details at back of church) providing toys for disadvantaged children. 13 large shopping bags were given last year. We also support them financially at other times. The Bishop's Appeal for Refugees was also supported. As a linked charge we also support the charitable giving of St Mary's.

7 GIVING The Vestry greatly appreciates the generous congregational giving. Thank you to all those who give directly through their bank. This gives us a guaranteed income helping us to plan ahead. A form is available from the treasurer to give to your bank, or, you can do this online. Changes to banking this year have brought administration charges from the bank.

8 GIFT AID We can claim 25% on gift aided giving. In addition we are able to claim 25% on other giving in certain circumstances. During the next financial year we will be asking givers to complete a new form for Gift aided giving, as required by HMRC.

9 QUOTA The quota is the term used for our payment to the Scottish Episcopal Church. This is largely based on our income.

Presented to Vestry on Thursday 9th October

TREASURER TO VESTRY

ACCOUNTS FOR 2024-2025 (OCTOBER 1ST 2024 - SEPTEMBER 30TH 2025)
INCOME AND EXPENDITURE

BANK OF SCOTLAND GENERAL FUND

INCOME

GIVING INCOME	2023-2024	2024-2025
direct debit GA	3,457.00	3,880.00
direct debit non GA	260.00	260.00
open plate	315.00	460.00
giving envelopes GA	2,420.00	2,010.00
giving envelopes non GA	255.00	256.00
GA HMRC tax rebate	1,096.71	1,649.36
Donations		3,000.00

OTHER INCOME

flowers		
catering	145.00	112.00
use of hall	1,065.00	620.00
electricity and gas (hall)		
fund raising	490.00	435.00
charitable collections	295.00	70.00
diocese		
unit trsut transfers	10,000.00	10,000.00
interest from investments (general fund)	2,567.06	2,500.29
sundries		520.50
<u>TOTAL ANNUAL INCOME</u>	<u>22,365.77</u>	<u>25,773.15</u>

EXPENDITURE

clergy stipend	10,705.26	10,573.65
clergy expenses	253.35	440.05
repairs and maintenance	1,563.28	2,852.60
insurance	3,031.74	3,227.27
gas	1,120.70	2,774.04
electric	- 244.58	1,138.40
garden	759.84	857.98
service	1,278.84	632.08
organ and music	965.00	1,010.20
flowers		6.00
quota	1,709.60	1,728.00
charitable donations	450.00	120.00
sundries	1,261.44	1,032.42
water charges	- 122.77	
rectory	430.80	287.20
furniture/furnishings		74.89
<u>TOTAL ANNUAL EXPENDITURE</u>	<u>23,162.50</u>	<u>26,754.78</u>

<u>SURPLUS/DEFICIT FOR YEAR</u>	-796.73	- 981.63
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St ANDREW'S SCOTTISH EPISCOPAL CHURCH, UDDINGSTON

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