

Registered Scottish Charity SC010966

St Ninian's Episcopal Church, Pollokshields, Glasgow

Minutes of Annual General Meeting of 2024  
and  
Annual Report and Accounts  
for the year ended 30th September 2025

**Minutes of the 153rd Annual Meeting of the Constituent Members of St. Ninian's Episcopal Church held on Sunday 24<sup>th</sup> November, 2024**  
(SC 010966)

Twenty eight members were in attendance.

**1. Opening Prayer**

The meeting was chaired by the Rector who welcomed members and opened the meeting with a prayer.

**2. Apologies**

████████████████████ █████████████████████ gave their apologies,

**3. The Minute of the Annual Meeting held on Sunday 10th December, 2023**

The minutes were approved.

Proposed by ████████████████████

Seconded by ████████████████████

**4. Matters arising from the minute of Sunday 10th December, 2023**

None

**5. Notification of AOCB**

██████████████████ - appreciation of the Choir

**6. The Rector's Report**

First of all, thank you everyone, for staying and for taking part in this meeting. If you have had time to read the Annual Report for the Vestry you will see that it contains a comprehensive view of the work and ministry of St Ninian's over the last year, and so I am not going to repeat what has already been reported – all that I will do is encourage you to read it so that you can marvel, as I did, over how much activity there is in the life of our church and how many of you are involved in making sure everything falls into place and things run smoothly.

Instead I am going to reflect on a passage from the Bible – part of Paul's letter to the Romans chapter 12, and how it might relate to us, here in St Ninian's.

*"Let love be genuine; hate what is evil, hold fast to what is good; love one another with mutual affection; outdo one another in showing honour. Do not lag in zeal, be ardent in spirit, serve the Lord. Rejoice in hope, be patient in suffering, persevere in prayer. Contribute to the needs of the saints; extend hospitality to strangers. Bless those who persecute you; bless and do not curse them. Rejoice with those who rejoice, weep with those who weep. Live in harmony with one another; do not be haughty, but associate with the lowly; do not claim to be wiser than you are...if it is possible, so far as it depends on you, live peaceably with all."*

Church life reflects human life: there are times for celebration times for reflection and times when we grieve and feel remorse. This year, those moments seem to have been accentuated somehow: the highs higher and the lows lower than other years. This past year we have wept with those who weep. We have suffered the grief of losing some well-loved friends and family members: [REDACTED]

[REDACTED]. On a personal note, I lost a good friend, priest and mentor – [REDACTED] [REDACTED] December and I am also still grieving the loss of my mother-in-law. As a result, I am very aware of how unpredictable grief can be...how it can creep up on us and hit us hard at unexpected moments. When we suffer the pain of loss, our faith can be a great comfort: but it can also be a time when we question our faith and feel angry and confused. It is then that the practical, emotional and prayerful support of our church family amongst others, is essential.

St Paul writes, "Let love be genuine; hate what is evil hold fast to what is good". The reports of abuse inflicted on innocent boys and young men by a trusted Christian leader and the way that abuse was or wasn't dealt with by the church should shock us and make us all take stock. The very unsatisfactory state of affairs in our own Province in the Diocese of Aberdeen and the Isles is an other area where our church is failing to live up to its call to love one another with mutual affection: to outdo one another in showing honour.

These high profile failures in our church should cause us to reflect on our own attitudes, our own behaviour – where do we fall short? How do we work to maintain harmony in our church – how can we, here, guard against bringing shame on the Gospel we proclaim?

Paul gives us the answer: do not lag in zeal, be ardent in spirit, serve the Lord: rejoice in hope, be patient in suffering, persevere in prayer.

We need to be ardent in spirit – focussed when we worship, serious about prayer and committed to serving God. These are the things which should define us as a church. Worship, prayer and service.

Without these three we are merely a social gathering.

With them, we become the body of Christ, filled with His Spirit, enabled and called to live out His Gospel.

God nourishes us through worship, He sustains and empowers us through prayer and then He calls us to serve others. I know that many of you serve others as you go about your daily lives. One of the joys of this last year for me has been leading monthly services at Oakview Manor Residential Home with the help of a St Ninian's team. This is God's work in action, and as often happens when we partake in God's work, we come away feeling that we are the ones who have been blessed.

There have been many other moments over the past year when we have been blessed by God, able to rejoice in his goodness. For me these times include last year's Carol service and Christingle which brought new faces to our worship, the visits from children as they came with their school groups, [REDACTED] arrival and confirmation, the presence of visitors during Quiet Space and Doors Open, the happy chaos of the animal blessing service, the generous response to our Gift Day

appeal, the sharing of worship and food at our Patronal Festival, the laughter and fellowship at Friday's ceilidh. We have in the words of St Paul, extended hospitality to strangers, we have contributed to the needs of the saints, we have rejoiced with those who rejoice.

You also contribute to a wider ministry that I partake on behalf of the diocese. As the Diocesan Vocations Adviser, I have regular meetings with those discerning whether they are being called by God and our church into public ministry. I also attend and sometimes even contribute to Diocesan Council meetings. Tom and I will be attending several Diocesan Synod meetings in the New Year with the aim of electing our new bishop. In all these weighty tasks I am conscious of the remaining words from this particular passage in Romans: Do not claim to be wiser than you are. If I have ever made that claim for myself... then here and now I utterly repent! No one of us has all the answers to the things which challenge us— this is why, as members of the church family, we aim to seek the wisdom of others, and listen to one another when we are tasked with difficult decisions. I am very grateful to my clergy chapter - a great source of support. I have also started pastoral supervision, on a monthly basis, with [REDACTED] – this is a practice which is now encouraged by the diocese for all its clergy.

I thank [REDACTED] as Rector's warden for her generous support [REDACTED] and myself as well as all the members of the Vestry for their dedication to this church over the last year.

I thank each and every one of you for being part of this church and for supporting me with your prayers. I genuinely appreciate the fact that you include prayers for me as your Rector in the Sunday intercessions. I would not be able to serve as your Rector without your support and your prayers. They are essential.

We have much to thank God for and I think much to look forward to as we journey together.

My prayer for the future is that we may deepen our devotion to God our Father, extend our welcome to neighbours and strangers and strengthened our love for one another... so that together we witness to Jesus Christ: Christ, the servant king who calls us to have faith, to follow him and to offer our loving service to all God's children.

### **7. Appointment of Rector's Warden**

The Rector appointed [REDACTED] be Rector's Warden

### **8. The report and accounts of the Vestry for the year ending 30th September, 2024**

The written report of the Vestry was received.

### **Treasurer's Report**

[REDACTED] [REDACTED] began by thanking the congregation for its wonderful response to the gift day held in September. The vestry had appealed for £7000, and the generosity of

members had raised more than this. The final figure being nearly £8000. In addition the faithful financial support through the regular collections had amounted to £52,000.

The next largest area of income had been the letting of the halls which had brought in the record figure of £20,375. [REDACTED] thanked [REDACTED] for the considerable amount of work she undertook in negotiating these lets and arranging access for the various people, in addition to her responsibilities as Vestry Secretary.

Under the Gift Aid scheme over £12,000 had been received, and thanks was accorded to [REDACTED], for all the detailed work involved in claiming this significant sum.

One item of expenditure was continuing to cause concern. In the two years since the energy crisis the unit costs of both gas and electricity had risen sharply. The prices of gas and electricity had, however began at last to reduce, and the saving of £2000 was expected for the coming year.

[REDACTED] also reported that generous legacies had been received from the late [REDACTED], who had both been very faithful members of St Ninian's. These legacies were £10,000 and £7500 respectively with a further sum still to come from the estate [REDACTED]. The majority of these funds had been placed in the Fabric Funds of the church, and the rectory to meet the cost of repairs and improvements to the properties and only £1000 had been used for ordinary expenditure.

[REDACTED] stated that [REDACTED] Independent Examiner, had approved the accounts.

The Reports of the Vestry and Treasurer were approved and accepted by the congregation proposed by [REDACTED], seconded by [REDACTED]

The Chair led thanks to the Treasurer and the Secretary to the Vestry for their work preparing these reports and in their roles throughout the year.

#### **9. Election of the Independent Examiner**

[REDACTED] had previously indicated that she is willing to continue as Independent Examiner.

Proposed by [REDACTED]  
[REDACTED]

#### **10. Election of the People's Warden**

[REDACTED] had previously indicated that she is willing to continue as People's Warden.

Proposed by [REDACTED]

Seconded by [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as People's Warden.

### **11. Election of the Lay Representative, the Alternate Lay Representative and the Regional Council Representative**

[REDACTED] had previously intimated he was willing to continue as Lay Representative.

Proposed by [REDACTED]

Seconded by [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as Lay Representative.

[REDACTED] had previously intimated he was willing to continue as Alternate Lay Representative.

Proposed by [REDACTED]

Seconded by [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as Alternate Lay Representative.

[REDACTED] had previously intimated she was willing to continue as Representative to the South Regional Council.

Proposed by [REDACTED]

Seconded by [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as the Representative to the South Regional Council.

### **12. The election of two Representatives to Pollokshields Churches Together**

[REDACTED] was nominated. She was proposed by [REDACTED], seconded by [REDACTED].

[REDACTED] was nominated. He was proposed by [REDACTED], seconded by [REDACTED].

There were no further nominations and therefore [REDACTED] and [REDACTED] were elected to be the Representatives to Pollokshields Churches Together.

### **13. The election of five members to the Vestry**

[REDACTED] was nominated, proposed by [REDACTED], seconded by [REDACTED].

[REDACTED] was nominated, proposed by [REDACTED] seconded by [REDACTED].

[REDACTED] was nominated, proposed by [REDACTED], seconded by [REDACTED]  
[REDACTED]

[REDACTED] was nominated, proposed by [REDACTED], seconded by [REDACTED]  
[REDACTED]

There were no further nominations received and therefore [REDACTED]  
[REDACTED] were each elected as members of the Vestry.

The Rector led thanks to [REDACTED] for her service of four years to the Vestry.

#### **14. AOCB**

##### **Appreciation for the Choir.**

[REDACTED] commented that the congregation is able to show their appreciation to the Organist by way of applause after the organ voluntary on Sundays and this was right but that she wanted to show appreciation for the contribution of the Choir to St. Ninian's. She led the meeting in applause for the Choir.

[REDACTED] led the meeting in appreciation for the Rector.

The meeting was closed with The Grace.

**The Annual Report of the Vestry for the Year ending 30th September 2025**

Charity name

St. Ninian's Episcopal Church, Pollokshields, Glasgow.

Charity address

The Rectory

[REDACTED]

Charity Reference Number SC010966

Charity Trustees - Members of the Vestry

[REDACTED]

Rector  
Rector's Warden  
People's Warden  
Secretary  
Treasurer and Alternate Lay Representative  
Lay Representative

[REDACTED]

Independent Examiner

[REDACTED]

Bankers

The Royal Bank of Scotland plc  
10 Gordon St  
Glasgow  
G1 3PL

Church address

1 Albert Drive  
Pollokshields  
Glasgow  
G41 2PF

The members of the Vestry present their annual report together with the financial accounts for the year ending 30<sup>th</sup> September 2025.

### **Structure and Governance**

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows: -

1. St. Ninian's Episcopal Church, Pollokshields, Glasgow is a registered Scottish Charity (SC010966).
2. It is a member of the Diocese of Glasgow and Galloway of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Glasgow and Galloway.
4. All of its affairs are governed by the Vestry in accordance with the constitution of the Church and the Canon Law of the Scottish Episcopal Church.

### **Appointments of Vestry members**

Vestry members are elected or appointed at the Annual General Meeting or may be co-opted onto the Vestry if there are fewer than nine members as established by the constitution and under the Canon Law of the Scottish Episcopal Church. Normally elected members serve for three years. The Rector's Warden is appointed annually by the Rector or, in the case of a vacancy in the Charge, remains in post or is elected at the Annual General Meeting. The People's Warden, the Lay Representative and the Alternate Lay Representative are elected by the congregation at the Annual General Meeting on a yearly basis. The Treasurer and Secretary are appointed by the Vestry. The Rector is appointed by the Vestry and the Bishop. Each member of the Vestry receives a booklet "Duties of the Vestry" and are usually commissioned at a Communion Service each year.

### **Administrative Structure**

The temporal affairs of the congregation are managed by the Vestry which has responsibility to keep the Church and Rectory buildings in a good state of repair and to advise and support the Rector and clergy on Spiritual matters.

### **Objectives and Activities**

The main objectives of St. Ninian's Church are to spread the Lord's Gospel through a variety of public worship and prayer and to guide the congregation, as individuals and as a group, in its Spiritual journey. It takes opportunities to develop its outreach in the local neighbourhood. The raising of money for charities, local, national and international, is an on-going activity at St. Ninian's Church.

## Achievements and performance

The Vestry has met on 11 occasions during the year for full meetings and we have held several ad hoc meetings during the year.

In January, the Electoral Synod met to interview three candidates for the position of Bishop of Glasgow and Galloway. A week later, after prayer and discernment, a second meeting was held and the [REDACTED] was elected as our new Bishop. His Consecration took place in May at the cathedral. [REDACTED] came to St. Ninian's Church in August to preside and preach and we were given a further occasion to meet him at the joint South Regional Council Service at St Margaret's Church in September. The new Bishop's primary ethos, as he explained clearly in his first sermon at the cathedral, is for the diocese to make the church open and welcoming to everyone – the Rector and the Vestry are in total agreement with this aim and the last year has seen us work towards this goal.

Services at St. Ninian's Church not only include the main Eucharist Service on a Sunday but also a Thursday morning Eucharist and Quiet Space on a Thursday evening. A Healing Service is held, usually on the 3<sup>rd</sup> Saturday of the month. After the Thursday morning Services held in Advent and Lent, there was a discussion group and a soup and sandwich lunch which raised funds for Open Doors. After the success of last year's Holy Week services, which included Compline, this was repeated this year and more people attended these. After a discussion by the Vestry, it was decided that rather than doing a house-to-house collection for Christian Aid week, we would hold a South Regional Council Service at St. Ninian's Church and a soup and cheese lunch to raise funds for this charity. Our Rector has been helped with delivering this array of services and courses by, among others, the [REDACTED]. The Vestry would like to extend their thanks to these people. The Mothers Union Lady Day Service was held at St. Ninian's Church in March and Mothers Union meetings are now being held at the rectory on a monthly basis – all are welcome to come along. The Rector has also been delighted to officiate at a wedding and to take five baptisms during the last year.

During the Week of Prayer for Christian Unity members of our congregation attended a service at the Parish Church based on the Nicene Creed. In March the service for the World-Wide Day of Prayer was held at St Albert's RC and co-led by the Rector and in September we were invited to join in the Diamond Jubilee Celebrations at St Albert's RC. In November 24 a group of us also attended celebrations at the Gurdwara in honour of the birth of [REDACTED].

On Sunday 18<sup>th</sup> May, [REDACTED] were formally welcomed into the congregation and the Scottish Episcopal Church at the Eucharist when they renewed their baptismal vows. In September, [REDACTED] started a five week course to enable her to become a worship leader so she can lead services such as Compline and officiate at services using the Reserved Sacrament.

A growing number of the congregation have helped during services. [REDACTED] has joined the team of servers. In September, [REDACTED] joined the Scottish Guild of Servers at this organisation's annual service held at Holy Trinity, Paisley. A few weeks later, [REDACTED] also joined the Scottish Guild of Servers during the Eucharist at St. Ninian's Church. Members of the congregation also read the lessons, prepare and lead the intercessions, bring up the elements to the Altar and the Revd [REDACTED] help with distributing the sacrament at Holy Communion. [REDACTED] continues to play the organ with skill and leads our small choir. Thank you to all who help out in whatever way with the services.

Thank you to the people who work behind the scenes. This year, work on the outside area continued on the garden area in the rear courtyard. This was designed by [REDACTED] who also acquired much of the landscaping requirements for free using social media. He built planters and with the help of [REDACTED], laid paving stones and pebbles. Revd. [REDACTED] bought plants, funded by a grant from Incorporation Of Gardeners of Glasgow, and with the help of [REDACTED] and [REDACTED] these were planted and cared for. The second stage for this area has been planned and is underway. [REDACTED] has also done painting and other DIY jobs at the rectory for which the Vestry are very appreciative. The tubs on Albert Drive and Pollokshaws Road have been planted and maintained by the [REDACTED]s. Inside the church, we have had some truly beautiful flower arrangements by the flower arrangers led by [REDACTED]. Our Coffee Convener, [REDACTED] led the team of people who serve coffee after the service and has also organised the catering for events such as the lunch we had after the service when [REDACTED] visited St. Ninian's Church for the first time. [REDACTED] organises the church cleaning. [REDACTED], [REDACTED] take great care to produce, respectively, the prayer list, the weekly pew sheet and the monthly magazine. [REDACTED] has managed to launch the new website – this was no easy undertaking as we have encountered many set backs over the last four years but we now have an up and running website – thank you [REDACTED]. To all who work quietly to ensure the smooth running of the church – Thank you.

In the year finishing September 2025, [REDACTED] held the role of chairperson and the Revd. [REDACTED] was secretary of South Regional Churches. We have joined on several occasions with the other South Regional Churches for events. In October 2024, a joint animal blessing service was held at St. Ninian's Church. A joint service to celebrate Creation was held in the hidden gardens in October 2024. St. Aidan's Church hosted the Feast of the Ascension Service. The Corpus Christi Eucharist and the annual joint Eucharist in September 2025 were held at St. Margaret's Church. St Oswald's Church is in the process of organizing The Proost Art Weekend in October – this is a combined South Regional Churches and ecumenical event and [REDACTED] is a member of the organizing committee.

Reaching into our local community has taken many forms. Hall letting, not only brings in revenue, but means many other people are using the building. We have three other churches using the building on weekly or monthly basis. We have had several events held in the church. The halls continue to be used for dance classes, tai chi, birthday parties, meetings, violin and other musical classes. We held craft afternoons at Christmas and Easter. [REDACTED] led a project which allowed several families a holiday on Millport. This was run in association with MU Away from it All project and the Daisy Project. She was assisted by [REDACTED], [REDACTED], [REDACTED]. People who are passing the church on a Thursday come in during Quiet Space and monthly services at Oakview Manor Nursing Home have continued.

St. Ninian's Church is committed to providing a safe and welcoming environment for all who come to worship and visit. This is achieved through the dedicated leadership of our Rector and the members of St. Ninian's Church. Thank you.

#### *Finance*

In January all the indications were that we would be facing a large shortfall in income compared with expenditure by the end of the financial year on 30<sup>th</sup> September. The Vestry therefore decided to hold an Increased Giving Campaign in February. The increase in collections achieved by the campaign (including tax reclaimed under the Gift Aid Scheme) was the wonderful sum of £9,000. This large increase clearly illustrated not only the generosity but also the love and commitment of the people of St. Ninian's Church for its ministry and worship.

Seconded [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as People's Warden.

### **11. Election of the Lay Representative, the Alternate Lay Representative and the Regional Council Representative**

[REDACTED] had previously intimated he was willing to continue as Lay Representative.

Proposed by [REDACTED]

Seconded by [REDACTED]

There were no further nominations received and therefore [REDACTED] was elected as Lay Representative.

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[REDACTED] had previously intimated she was willing to continue as Representative to the South Regional Council.

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[REDACTED] was nominated. She was proposed by [REDACTED], seconded by [REDACTED].

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██████████ was nominated, proposed by ██████████, seconded by ██████████  
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The Rector led thanks to ██████████ for her service of four years to the Vestry.

#### **14. AOCB**

##### **Appreciation for the Choir.**

██████████ ██████████ commented that the congregation is able to show their  
appreciation to the Organist by way of applause after the organ voluntary on  
Sundays and this was right but that she wanted to show appreciation for the  
contribution of the Choir to St. Ninian's. She led the meeting in applause for the  
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██████████ led the meeting in appreciation for the Rector.

The meeting was closed with The Grace.

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Charity address

The Rectory

[REDACTED]

Charity Reference Number SC010966

Charity Trustees -

[REDACTED]

Rector

Rector's Warden

People's Warden

Secretary

Treasurer and Alternate Lay Representative

Lay Representative

[REDACTED]

Independent Examiner

[REDACTED]

Bankers

The Royal Bank of Scotland plc

10 Gordon St

Glasgow

G1 3PL

Church address

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During the Week of Prayer for Christian Unity members of our congregation attended a service at the Parish Church based on the Nicene Creed. In March the service for the World-Wide Day of Prayer was held at St Albert's RC and co-led by the Rector and in September we were invited to join in the Diamond Jubilee Celebrations at St Albert's RC. In November 24 a group of us also attended celebrations at the Gurdwara in honour of the birth of [REDACTED].

On Sunday 18<sup>th</sup> May, [REDACTED] were formally welcomed into the congregation and the Scottish Episcopal Church at the Eucharist when they renewed their baptismal vows. In September, [REDACTED] started a five week course to enable her to become a worship leader so she can lead services such as Compline and officiate at services using the Reserved Sacrament.

A growing number of the congregation have helped during services. [REDACTED] has joined the team of servers. In September, [REDACTED] joined the Scottish Guild of Servers at this organisation's annual service held at Holy Trinity, Paisley. A few weeks later, [REDACTED] also joined the Scottish Guild of Servers during the Eucharist at St. Ninian's Church. Members of the congregation also read the lessons, prepare and lead the intercessions, bring up the elements to the Altar and the Revd [REDACTED] help with distributing the sacrament at Holy Communion. [REDACTED] continues to play the organ with skill and leads our small choir. Thank you to all who help out in whatever way with the services.

Thank you to the people who work behind the scenes. This year, work on the outside area continued on the garden area in the rear courtyard. This was designed by [REDACTED] who also acquired much of the landscaping requirements for free using social media. He built planters and with the help of [REDACTED] laid paving stones and pebbles. [REDACTED] bought plants, funded by a grant from Incorporation Of Gardeners of Glasgow, and with the help of [REDACTED] and [REDACTED] these were planted and cared for. The second stage for this area has been planned and is underway. [REDACTED] has also done painting and other DIY jobs at the rectory for which the Vestry are very appreciative. The tubs on Albert Drive and Pollokshaws Road have been planted and maintained by the [REDACTED]. Inside the church, we have had some truly beautiful flower arrangements by the flower arrangers led by [REDACTED]. Our Coffee Convener, [REDACTED] led the team of people who serve coffee after the service and has also organised the catering for events such as the lunch we had after the service when [REDACTED] visited St. Ninian's Church for the first time. [REDACTED] organises the church cleaning. [REDACTED] [REDACTED] take great care to produce, respectively, the prayer list, the weekly pew sheet and the monthly magazine. [REDACTED] has managed to launch the new website – this was no easy undertaking as we have encountered many set backs over the last four years but we now have an up and running website – thank you [REDACTED]. To all who work quietly to ensure the smooth running of the church – Thank you.

In the year finishing September 2025, [REDACTED] held the role of chairperson and the Revd. [REDACTED] was secretary of South Regional Churches. We have joined on several occasions with the other South Regional Churches for events. In October 2024, a joint animal blessing service was held at St. Ninian's Church. A joint service to celebrate Creation was held in the hidden gardens in October 2024. St. Aidan's Church hosted the Feast of the Ascension Service. The Corpus Christi Eucharist and the annual joint Eucharist in September 2025 were held at St. Margaret's Church. St Oswald's Church is in the process of organizing The Proost Art Weekend in October – this is a combined South Regional Churches and ecumenical event and [REDACTED] [REDACTED] is a member of the organizing committee.

Reaching into our local community has taken many forms. Hall letting, not only brings in revenue, but means many other people are using the building. We have three other churches using the building on weekly or monthly basis. We have had several events held in the church. The halls continue to be used for dance classes, tai chi, birthday parties, meetings, violin and other musical classes. We held craft afternoons at Christmas and Easter. [REDACTED] led a project which allowed several families a holiday on Millport. This was run in association with MU Away from it All project and the Daisy Project. She was assisted by [REDACTED]. People who are passing the church on a Thursday come in during Quiet Space and monthly services at Oakview Manor Nursing Home have continued.

St. Ninian's Church is committed to providing a safe and welcoming environment for all who come to worship and visit. This is achieved through the dedicated leadership of our Rector and the members of St. Ninian's Church. Thank you.

#### *Finance*

In January all the indications were that we would be facing a large shortfall in income compared with expenditure by the end of the financial year on 30<sup>th</sup> September. The Vestry therefore decided to hold an Increased Giving Campaign in February. The increase in collections achieved by the campaign (including tax reclaimed under the Gift Aid Scheme) was the wonderful sum of £9,000. This large increase clearly illustrated not only the generosity but also the love and commitment of the people of St. Ninian's Church for its ministry and worship.

The total collections for the year amounted to just under £49,000. In addition, the Gift Aid reclaimed was over £12,000 and we thank [REDACTED] the Recorder, whose diligent work enabled this significant sum to be claimed.

Since January, however there were larger than expected increases in property repairs, for example the repair to the ceiling of the south aisle and the associated roof repairs. Fortunately these extra costs were more than met by a combination of an increase of no less than 40% in income from hall lets which raised £28,000 in total, thanks to the stalwart work of [REDACTED] and a larger than expected reduction in the cost of heating owing to the lower tariff for gas since February plus the reduced use of heating because of the warmer summer.

Fund raising events (ceilidh, Burn's Lunch, murder mystery, garden party and the regular fayres) raised over £4,000 as well as providing much enjoyment, There were also many generous donations including £1,600 from RATS drama group.

The final financial outcome was a welcome surplus of over £2,000. This surplus and the final payment of £2,700 from the estate of [REDACTED] will further help with meeting the continuing cost of the work recommended in the last survey of the church. The Vestry would therefore thank everyone for their generous support and commitment throughout the year.

As always it is good to report that in addition to meeting our own needs the sum of £6,412.01 was raised for fifteen projects outside St. Ninian's Church:-

Glasgow Children's Holiday Scheme (Collection)	£ 375.00
Open Doors (Collection)	200.00
Aberlour Child Care Trust (Carol Service)	140.00
Children's Society (Christingle Service)	120.00
People's Dispensary for Sick Animals (Donation)	50.00
Glasgow South East Food Bank (Collection and Book Stall)	200.01
Bishop's Lent Appeal for Refuweege (Lent Boxes, Donations and Rector's walking)	1,706.00
Women's Aid (MU Easter Egg Stall)	150.00
Alzheimers Scotland ([REDACTED])	500.00
Dementia UK ([REDACTED])	276.00
Christian Aid Week (Collection)	1,095.00
Sight Savers, Practical Action and Cancer UK - £400 each [REDACTED]	1,200.00
The Well Multi-Cultural Resource Centre (Church)	400.00
	<u>£6412.01</u>

## Reserves

St. Ninian's Church maintains specific reserves designed to provide funds for the proper maintenance of its properties. These funds are "Restricted" Funds as they can only be spent on the defined purpose indicated by the title of each fund. The Sir John Stirling Maxwell Bequest is an "Endowment" Fund because not only is the use of the income restricted to assisting with payment of the Rector's stipend but the capital must also remain intact.

In contrast the "Unrestricted" Funds, comprising Legacies and General Reserve, can be spent on any activity of the Church and the Vestry has adopted the policy of trying to maintain these reserves at a level such that, in the event of a significant drop in income or exceptional increase in expenditure, the Church would be able to maintain its current level of activities for

a reasonable period to enable the future to be thoroughly considered without the pressure of undue haste.

### Investments

Monies which are not needed to fund day to day expenditure are invested in M & G Securities' Equities Investment Fund for Charities (Charifund) and the Scottish Episcopal Church's Unit Trust Pool. The value of these investments has risen in the last year from £190,914.13 to £206,287.41 as at 30<sup>th</sup> September 2025.

### Relationship with Diocese and Province

St. Ninian's Church is supported by the Province, and by the Diocese through the pastoral oversight of the Bishop; central support functions and grants are provided by the Diocese and the Province. The Church is represented at Diocesan level by the Rector and the Lay Representative. As a member of the SEC, St. Ninian's Church 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.

### Plans for the future

The fundamental aim of St. Ninian's Church now and in the future is to spread the Lord's message. Everyone, by prayer and action, has a part to play in making this happen.

The finances of the Church will continue to be carefully monitored by the Treasurer and the Vestry to ensure the good use of our financial resources.

### Statement of Responsibilities of Members of Vestry

The members of the Vestry must prepare financial statements which give sufficient details to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records in accordance with the Charities Accounts (Scotland) Regulations 2006, which records must, among other things, be capable of disclosing the financial position of the Church at any time. The Vestry members are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

### Protection of Vulnerable Groups Report

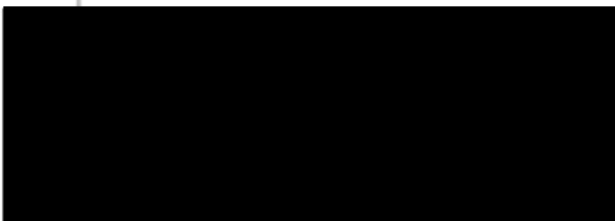
██████████ was re-appointed as PVG Coordinator by the Vestry in January 2025. The PVG coordinator is appointed to take responsibility on behalf of the Vestry for ensuring that the work of the Church is carried out in accordance with the Law and the Church's policies on the protection of Children and Vulnerable Adults. The policies focus on prevention and safeguarding by ensuring that anybody appointed or volunteering to do "regulated work" with children or vulnerable adults has their details submitted to Disclosure Scotland who check for any relevant criminal convictions. Vulnerable adults include those people who, because they are affected by disability, mental disorder, illness, infirmity or ageing, are unable to protect themselves from abuse, or are more vulnerable to being abused than persons who are not so affected. Regulated work could include teaching or supervising Sunday School or providing some kind of regular welfare service to people with particular needs. It is the responsibility of Vestry to ensure the correct procedures are followed.

At the beginning of each year the PVG coordinator submits a Protection Record to the Diocese confirming that amongst other things we have all the correct signs and posters in the Church and Hall and that Vestry members have seen the most up to date safeguarding advice. The PVG Coordinator also has to confirm that anybody involved in regulated work has the correct level of PVG clearance and has received relevant training.

PVG issues are an agenda item at each Vestry. The Vestry is aware that the Office of the Scottish Charities Regulator (OSCR) has asked that charity trustees (i.e. Vestry) notify them of any events that may have a significant impact on the charity or its assets. In particular, any incidents of abuse or mistreatment of vulnerable beneficiaries must be reported to OSCR as well as notifying the statutory authorities (Police, Social Services etc.) and the Provincial Officer for the Protection of Children and Vulnerable Adults

However as the SEC website reminds us "*it is important to remember that it is **everyone's responsibility** to protect the vulnerable and everyone working in and attending services in the SEC has an important part to play in developing a safe and supportive culture within the Church that protects everyone, regardless of the nature of their vulnerability*". If any member of the congregation has concerns about possible incidents involving children or vulnerable adults they need to notify the PVG Coordinator. If the PVG Coordinator is not available and there is somebody at immediate risk, the police or local social work department should be contacted.

Further guidance about SEC policies and procedures can be found at <http://www.scotland.anglican.org/who-we-are/organisation/safeguarding/>



**INDEPENDENT EXAMINER'S REPORT**  
**TO THE VESTRY OF ST NINIAN'S EPISCOPAL CHURCH**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

I report on the accounts of the charity for the year ended 30 September 2025 which are duly signed by me and dated ~~4~~ **November 2025**.

**Respective Responsibilities of the Vestry Members and Examiner**

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Church's members of the Vestry consider that the audit requirements of Regulation 10(1)(d) of the Accounts Regulations do not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether any specific 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 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 to seek 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 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:
  - a. To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - b. 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.



**ST NINIAN'S EPISCOPAL CHURCH, GLASGOW**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH SEPTEMBER 2025**

**1. Accounting Policies**

**Basis of Preparation**

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank account and in cash on behalf of the church for the financial year along with a Statement of Balances. No significant income was due but not received, nor was any significant expense incurred but not paid, at the end of the financial year. Except for investments, fixed assets are not capitalised.

**Restricted Funds**

The restricted funds represent reserves for maintenance of properties, special projects and expenses of a curate/assistant priest. All income from these funds is either used to meet a relevant expense or added to the relative capital sum.

**Endowment Funds**

The small income from the endowment fund created in 1874 to assist with payment of the Rector's stipend is used for that purpose.

**Buildings**

The church and halls, and the rectory, are not shown in the Statement of Balances on the basis that they are owned by the Diocese. The church, halls and contents are insured for £18.29 million and the rectory is insured for £1.39 million

**Special Collections**

During the year the church made several special collections and held various fund raising events for a number of charities. These funds were banked and the total collected was paid over to the respective charities. These items of income and expenditure are not included in these accounts as part of the income and expenditure of the church because the church is simply collecting the money on behalf of individual donors and forwarding it in due course to the nominated charity. Further details are given in the Annual Report.

**2. Remuneration and Expenses paid to Vestry Members**

None of the Vestry members received any remuneration or expenses relating to his/her position as a Vestry member. The Rector received, however, a stipend of £33,978.00 and pension contributions of 32.2% of stipend for 3 months and 22% of stipend for 9 months were paid on her behalf, in accordance with the SEC approved stipendiary amount for her post as Rector. As is customary, the Rector occupied the Rectory on a rent-free basis and the council tax on this property was paid by St Ninian's.

REVENUE ACCOUNT  
FOR THE YEAR ENDED 30TH SEPTEMBER 2025

<u>INCOME</u>	<u>2025</u>	<u>2024</u>
Pledged Giving	47,173.00	40,205.00
Ordinary Collections	1,530.45	1,058.51
Tax recovered from Gift Aid for Collections	12,176.29	10,674.51
Donations	6,565.22	7,027.68
Gift Day	- . -	6,555.00
Tax recovered from Gift Aid for Gift Day	- . -	1,402.50
Fund Raising Events	4,153.53	3,953.80
Dividends and Interest	8,323.86	7,451.85
Hall Donations	28,346.50	20,375.05
Office Rents	5,220.00	5,190.00
Part of Legacies from [REDACTED]	- . -	1,000.00
Grants from Diocese:- For Stipend	- . -	600.00
	<u>£113,488.85</u>	<u>£105,493.90</u>

<u>EXPENDITURE</u>		
Rector's Stipend & Pension	£42,294.36	£42,820.92
Fees & Expenses of Clergy	745.62	398.93
Organists' Fees & Choir Expenses	5,767.00	5,743.00
Heating & Lighting	16,447.53	22,138.15
Cleaning	4,140.01	3,772.32
Repairs, Maintenance & Furnishings	12,221.18	5,586.16
Council Tax & Rates	4,417.36	4,190.93
Insurance Premiums	8,000.40	7,822.12
Printing & Telephones	2,196.31	1,539.10
Altar Expenses	820.21	904.32
St. Ninian's Kids Expenses	39.40	36.92
Provincial & Diocesan Quota	10,029.60	9,574.00
Sundry Expenses	1,506.07	966.45
Provisions for repairs instructed but not yet paid:-		
Church	1,400.00	- . -
Rectory	1,000.00	- . -
	<u>£111,025.05</u>	<u>£105,493.34</u>
Surplus for 2024/25 transferred to:-		
Church Fabric Fund	2,000.00	
General Reserve	463.80	- .56
	<u>£113,488.85</u>	<u>£105,493.90</u>

BALANCE SHEET AT 30TH SEPTEMBER 2025

FUNDS

		2025	2024
<b>Endowment Funds</b>			
Sir John Stirling Maxwell Bequest		£1,167.71	£1,167.71
 <b>Restricted Funds</b>			
Dean Hutchison Memorial			
Curacy Fund	Note 1	£4,220.34	£3,967.58
Organ Fund	" 2	3,799.34	3,694.90
Church Fabric Fund	" 3	15,415.35	10,359.43
Rectory Fabric Fund	" 4	4,814.65	2,413.12
Special Projects Fund	" 5	4,901.77	4,385.98
Memorial Glass Doors Fund	" 6	<u>160.90</u>	156.45
		33,312.35	
 <b>Unrestricted Funds</b>			
Legacies	Note 7	£64,552.17	£64,552.17
General Reserve:-			
Surplus at 30/9/23		£4,115.50	
Transfer from			
Revenue Account		<u>463.80</u>	<u>4,115.50</u>
		<u>4,579.30</u>	<u>4,115.50</u>
		<u>69,131.47</u>	<u>68,667.67</u>
		<u>£103,611.53</u>	<u>£94,812.84</u>

ASSETS

<b>Long Term Investments</b>			
at purchase price	Notes 8 & 9	£77,134.06	£77,134.06
Market Value £206,287.41			
(£190,914.13 at 30/9/2024)			
 <b>Bank Balances</b>			
Royal Bank of Scotland			
Current Account		£10,404.95	17,678.78
35 Day Notice Account		<u>16,072.52</u>	-
		<u>26,477.47</u>	-
		<u>£103,611.53</u>	<u>£94,812.84</u>

On behalf of the Vestry

Rector

Treasurer

Independent Examiner  
*L. Nicolson* 2025

## NOTES TO THE BALANCE SHEET AT 30TH SEPTEMBER 2025

NOTE 1	<b>DEAN HUTCHISON MEMORIAL CURACY FUND</b>	
	Balance 30/9/24	£3,967.58
	Interest	<u>252.76</u>
		£4,220.34
	Expenditure - Nil	<u>- . -</u>
		<u>£4,220.34</u>
NOTE 2	<b>ORGAN FUND</b>	
	Balance 30/9/24	£3,694.90
	Interest	<u>104.44</u>
		£3,799.34
	Expenditure - Nil	<u>- . -</u>
		<u>£3,799.34</u>
NOTE 3	<b>CHURCH FABRIC FUND</b>	
	Balance 30/9/24	£10,359.43
	Interest	292.78
	Final tranche of Legacy from [REDACTED]	1,363.14
	Provision for repairs instructed	1,400.00
	Transfer from Revenue Account	<u>2,000.00</u>
		15,415.35
	Expenditure - Nil	<u>- . -</u>
		<u>£15,415.35</u>
NOTE 4	<b>RECTORY FABRIC FUND</b>	
	Balance 30/9/24	£ 2,413.12
	Interest	38.39
	Final tranche of Legacy from [REDACTED]	1,363.14
	Provision for repair instructed	<u>1,000.00</u>
		£4,814.65
	Expenditure - Nil	<u>- . -</u>
		<u>£4,814.65</u>

NOTE 5	<b>SPECIAL PROJECTS FUND</b>	
	Balance 30/9/24	£4,385.98
	Interest	123.95
	Grant from Incorporation of Gardeners	520.00
	Donation	500.00
		<u>£5,529.93</u>
	Expenditure - Courtyard Garden	628.16
		<u>£4,901.77</u>
NOTE 6	<b>MEMORIAL GLASS DOORS FUND</b>	
	Balance 30/9/24	£156.45
	Interest	4.45
		<u>£160.90</u>
	Expenditure - Nil	-
		<u>£160.90</u>
NOTE 7	<b>LEGACIES</b>	
	Balance 30/9/24 & 30/9/25	£64,552.17
NOTE 8	<b>LONG TERM INVESTMENTS AT PURCHASE PRICE</b>	
	3460.000 M & G Charifund Units (purchased 1993)	£17,714.15
	2604.644 " " " " ( " 2021)	40,193.81
		<u>£57,907.96</u>
	3239 Scottish Episcopal Church Unit Trust Pool	
	Units (purchased 1985)	£19,226.10
		<u>£77,134.06</u>
NOTE 9	<b>ASSETS</b>	
	197 Units of the Scots Episcopal Fund represent the Sir John Stirling Maxwell Bequest and 302 Units of the M & G Charifund represent the original amount of the Dean Hutchison Memoria I Curacy Fund.	
NOTE 10	<b>OSCR ACCOUNTS</b>	
	A Statement of Balances listing the portions of the Assets classified as "Unrestricted", "Restricted" and "Endowment", and a Receipts and Payments Account categorising income and expenditure in the same way, which are prepared for the Office of the Scottish Charities Regulator, are attached after this set of accounts. The Revenue surplus is shown in both sets of accounts. The Capital Receipts and Payments in the OSCR Accounts are the totals of the additions to and expenditure from the Funds. These additions to and expenditure from the Funds are identified separately for each Fund in these Notes to the Balance Sheet.	

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED  
30TH SEPTEMBER 2025

	Unrest- ricted Funds	Rest- ricted Funds	Endow- ment Funds	Total Funds 2025	Total Funds 2024
<b>RECEIPTS</b>					
Revenue Receipts	£113,294.09	£ 0.00	£194.76	£113,488.85	£105,493.90
Capital Receipts	0.00	4,563.05	0.00	4,563.05	18,026.88
<b>Total Receipts</b>	<b>£113,294.09</b>	<b>£4,563.05</b>	<b>£194.76</b>	<b>£118,051.90</b>	<b>£123,520.78</b>
<b>PAYMENTS</b>					
Revenue Payments	£108,430.29	£ 0.00	£194.76	£108,625.05	£105,493.34
Capital payments	0.00	628.16	0.00	628.16	9,596.12
<b>Total Charitable Payments</b>	<b>£108,430.29</b>	<b>£628.16</b>	<b>£194.76</b>	<b>£109,253.21</b>	<b>£115,089.46</b>
Expenses for Fund Raising from Companies, etc.	0.00	0.00	0.00	0.00	0.00
Governance Costs	0.00	0.00	0.00	0.00	0.00
<b>Total Payments</b>	<b>£108,430.29</b>	<b>£628.16</b>	<b>£194.76</b>	<b>£109,253.21</b>	<b>£115,089.46</b>
	Unrest- ricted Funds	Rest- ricted Funds	Endow- ment Funds	Total Funds 2024	Total Funds 2023
<b>REVENUE SURPLUS/ (DEFICIT) FOR YEAR</b>	£4,863.80	£ 0.00	£ 0.00	£4,863.80	£ 0.56
<b>CAPITAL SURPLUS/ (DEFICIT) FOR YEAR</b>	0.00	3,934.89	0.00	3,934.89	8,430.76
<b>INVESTMENTS SOLD/ (PURCHASED) (NET) IN YEAR</b>	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CASH SURPLUS/ (DEFICIT) FOR YEAR</b>	<b>£4,863.80</b>	<b>£3,934.89</b>	<b>£ 0.00</b>	<b>£8,798.69</b>	<b>£8,431.32</b>

STATEMENT OF BALANCES AT 30TH SEPTEMBER 2025

	Unrest- ricted Funds	Rest- ricted Funds	Endow- ment Funds	Total Funds 2025	Total Funds 2024
<b>Cash at Bank</b>					
Balance at beginning of year	£11,115.90	£ 6,562.88	£ 0.00	£17,678.78	£ 9,247.46
Surplus/(Deficit) for year	4,863.80	3,934.89	0.00	8,798.69	8,431.32
Transfers between Funds	(4,400.00)	4,400.00	0.00	0.00	0.00
Total Cash Funds end of year	£11,579.70	£14,897.77	£ 0.00	£26,477.47	£17,678.78
<b>Investments</b>					
Historic Cost	£64,551.77	£11,414.58	£1,167.71	£ 77,134.06	£77,134.06
Unrealised gain/ (loss) at beginning of year	72,881.66	36,056.50	4,841.91	113,780.07	95,396.28
Market Value at 30/9/2023	137,433.43	47,471.08	6,009.62	190,914.13	172,530.34
Additions at cost	0.00	0.00	0.00	0.00	0.00
(Disposals at cost)	0.00	0.00	0.00	0.00	0.00
Unrealised gain/ (loss) in year	3,633.26	11,186.80	553.22	15,373.28	18,383.79
Transfers between funds	0.00	0.00	0.00	0.00	0.00
Market value at end of year	£141,066.69	£58,657.88	£6,562.84	£206,287.41	£190,914.13
<b>Fund Balances (Cash at Bank &amp; Investments)</b>					
At beginning of year	£148,549.33	£54,033.96	£6,009.62	£208,592.91	£181,777.80
Cash surplus/ (deficit) for year	4,863.80	3,934.89	0.00	8,798.69	8,431.32
Movements in investments	3,633.26	11,186.80	553.22	15,373.28	18,383.79
Transfers	(4,400.00)	4,400.00	0.00	0.00	0.00
At end of year	£152,646.39	£73,555.65	£6,562.84	£232,764.88	£208,592.91
<b>Other Assets and Liabilities - for information only</b>					
<b>Assets</b>					
Church furnishings	£ 0.00	£ 0.00	£8,520.00	£8,520.00	£8,520.00
<b>Liabilities</b>					
Nil	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00

On behalf of the Vestry