

St John's  
Episcopal Church: Jedburgh

Accounts for the Year End  
30<sup>th</sup> September 2023

Scottish Charity SC016786

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## Reference & Administrative Information

**Charity Name:** St John's Episcopal Church: Jedburgh

**Full Name:** St John the Evangelist Episcopal Church, Jedburgh

**Scottish Charity No:** SC016786

**The Charity's Principal Address:** Pleasance  
Jedburgh  
Scottish Borders  
TD8 6DJ

### Charity Trustees ( Members of the Vestry) on date of approval including office held:

Mr Paul Beck	Vestry Secretary (appointed Dec 20)
Mr John Ogilvie	Vestry Member & Property Convenor
Mrs Christine McLachlan	Vestry Member
Mr Adam Bolam-Peel	Vestry Member
Mrs Ruth Johnson	Vestry Member (appointed Dec 21)
Mr Edward Martin	Vestry Member (appointed Dec 21)
Mr Gerard Henry	Vestry Member (appointed Dec 21)

**Independent Examiner:** L C Thomson FCA  
The Old Smiddy  
Darnchester  
COLDSTREAM  
TD12 4HZ

**Bankers:** The Royal Bank of Scotland  
6 The Square  
Kelso  
TD5 7HG

**Church Address:** Pleasance  
Jedburgh  
Scottish Borders  
TD8 6DJ

## **Report of the Vestry**

### **Structure, Governance & Management** **Governing Document:**

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

1. St John's Episcopal Church: Jedburgh is a registered Scottish Charity (SC016786)
2. It is a member of the Diocese of Edinburgh of the Scottish Episcopal Church (parent charity registration no SC015962) and is in full communion with the Anglican Church.
3. The Superior authority is the Bishop of Edinburgh.
4. All of its affairs are governed by the Vestry.

### **Trustee Recruitment & Appointment:**

Vestry members are elected or appointed by Annual General Meeting established by constitution and under Canon Law of the denomination. There is no formal induction programme but ongoing guidance is given to ensure that Vestry members are familiar with the Church values, aims and responsibilities as the designated trustees of a Charity.

### **Administration Structure:**

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

### **Statement of Risk:**

The Vestry keeps under review the major risks to which the church is exposed and has established procedures to mitigate any risks identified.

### **Charitable Objectives & Activities**

As set out in the 'Constitution' and 'The Charities and Trustee Investments(Scotland) Act 2005' the purpose(s) of St John's the Evangelist Episcopal Church are the following:

- The advancement of religion and to provide public benefit

Any other purpose that may reasonably be regarded as analogous to the preceding purpose.

### **Summary of the main activities in relation to these objectives:**

The Church's principal activities include public worship in sacrament and prayer; Christian education; charitable work and fundraising for local, national and international needs. Social meetings for the elderly and other groups within the community.

## **Report of the Vestry (continued)**

### **Achievement & Performance for 30<sup>th</sup> September 2023**

We have continued to calibrate the easing of Covid precautions. Communion is now distributed from the altar-rail, with handling restricted to the chalice bearer when someone receives wine as well as a wafer. About half those attending choose to receive only the wafer, which is perfectly valid. In the absence of further central guidance, and with no sign of the disappearance of the virus, this mixture may simply become the new normal.

Another full year of vacancy – in which we have paid no stipend or pension contributions and have benefitted from rental income from the Old School, the Flat and the Rectory, has again improved our financial position. The end-of-year balance on our general fund increased by just over one third.

It is notable, though, that the church's regular income stream – represented by the total of giving and gift aid – has in fact reduced by about 2%.

To repeat word for word an observation contained in last year's report: "in the absence of both a Chair and a Treasurer, the burden of administration is now borne by a very small group, and this must represent a risk for the future of St. John's as an independent charge."

However, we amended our Constitution in May 2023 to permit co-option to Vestry until the following AGM, which may help attract members of the congregation who are prepared to be involved in running things but without the commitment to a full three-year term.

### **Plans for the future**

We spent much of 2021-22 preparing to recruit a part-time Priest for St. John's.

Everything changed in 2022-23: joint meetings with Hawick Vestry and the Diocesan Secretary produced a plan to partner with St. Cuthbert's, Hawick in recruiting a full-time Priest-in-Charge to serve both churches. Revd. Andi Hofbauer will be licensed on 14<sup>th</sup> December 2023.

At the time of writing, the mechanisms for sharing the costs of the appointment are still being worked out in detail, but since Andi will be living in the Jedburgh Rectory, St. John's will lose half the rent on that building (the other half compensated for by a payment from St. Cuthbert's). The five-year appointment is to be supported by a generous subsidy from Diocesan funds, to be reviewed after three years in the light of progress – not least, progress in improving the church's regular income stream referred to in the previous section.

One of the many blessings of the appointment of a Priest-in-Charge is that it will allow us at last to apply for permission under Canon 35 for the accessibility and other improvements that Vestry has had in mind since the vacancy began, and for which receipts from legacies has been ringfenced.

## **Report of the Vestry (continued)**

### **Financial Review**

The unrestricted funds of the charity show a healthy surplus this year thanks to income from property letting during the interregnum of £20,580. Our costs remained low as there has still been no priest in place during this financial year and therefore we have been paying visiting clergy to carry out many of the services. One major cost this year had not been paid before the year end, which is the invoice for the Quinquennial review amounting to £3,600, and the heating cost for the year has been higher than indicated by the payments made, as we had paid some in advance last financial year (£1,200 prepaid as at 30 September 2022), but owe a balance at the end of this financial year (£916 owed at 30 September 2023).

The overall result for the Church in the year under review is net receipts of £22,550 on general reserves comparable to £21,636 in the previous accounting year.

At the end of the year, the balance of general funds totals £84,967, with further funds of £18,000 earmarked for accessibility works once these can go ahead. The arrangement to share a priest with St Cuthbert's, Hawick from the end of November 2023 should help us to keep expenditure under control going forward.

### **Statement of Reserves Policy:**

It is the aim of the Vestry to ensure the Church has sufficient reserves to meet its obligations in respect of property ownership and to cover any shortfalls on general funds which may arise due to exceptional items. During the interregnum our reserves are increasing and the aim of the vestry to try to maintain a minimum of one years projected expenditure in reserves has been achieved.

### **Details of Donated Facilities & Services:**

The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the activities would be impossible to operate.

### **Statement of Trustees Responsibilities:**

The members of the Vestry must prepare financial statements which give sufficient detail 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 which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended.

They are also responsible for safeguarding the assets of the Charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Vestry and signed on their behalf by:

P Beck - Secretary

21 November 2023

**Independent Examiner's Report to the Vestry of St John's Episcopal Church:  
Jedburgh  
For the year ended 30 September 2023**

I report on the accounts of the charity for the year ended 30 September 2023 which are set out on pages 8 to 12.

**Respective responsibilities of trustees 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 Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The members of the Vestry consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L C Thomson FCA  
The Old Smiddy, Darnchester, COLDSTREAM TD12 4HZ

November 2023

**Relevant professional qualification(s) or body:**  
Retired Chartered Accountant

St John's Episcopal Church: Jedburgh  
Annual Report & Financial Statements for the year ending 30<sup>th</sup> September 2023  
Scottish Charity No SC016786

**Receipts & Payments Account**  
**Year Ended 30<sup>th</sup> September 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>					
Donations and Voluntary Income	<b>1</b>	22,308	0	22,308	35,404
Investment Income	<b>2</b>	21,969	0	21,969	17,853
Charitable Activities	<b>3</b>	600	0	600	850
<b>Total Receipts</b>		<u>44,877</u>	<u>0</u>	<u>44,877</u>	<u>54,107</u>
<b>Payments</b>					
Expenses for Raising Funds	<b>4</b>	7,096	0	7,096	5,453
Expenses for Charitable Activities	<b>5</b>	15,091	0	15,091	15,331
Grants & Donations	<b>6</b>	65	0	65	87
Governance – Ind. Examination		75	0	75	100
Purchases of Fixed Assets		0	0	0	168
<b>Total Payments</b>		<u>22,327</u>	<u>0</u>	<u>22,327</u>	<u>21,139</u>
Net Receipts/(Payments)		22,550	0	22,550	32,968
Transfer between Funds		0	0	0	0
<b>Surplus/(Deficit) for Year</b>		<u>22,550</u>	<u>0</u>	<u>22,550</u>	<u>32,968</u>



St John's Episcopal Church: Jedburgh  
Annual Report & Financial Statements for the year ending 30<sup>th</sup> September 2023  
Scottish Charity No SC016786

<b>Statement of Balances As at 30<sup>th</sup> September 2023</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>Bank and Cash</b>				
Balances at Start of Year	80,417	3,362	83,779	50,811
Surplus/(Deficit) for Year	22,550	0	22,550	32,968
Balances at End of Year	102,967	3,362	106,329	83,779

**Fixed Assets**

See Note 8 Unrestricted £3,204

**Investments**

A number of units are held in the SEC Unit Trust Pool: income is received but the capital is restricted. Restricted

**Other Assets**

Agents fees paid in advance Unrestricted £110

**Liabilities**

Unrestricted

Rent received in advance £(730)

Quota balance £(312)

Due to Scottish Power £(916)

Fee for Quinquennial Review £(3,600)

Temporary clergy costs £(162)

The Accounts were approved by the Vestry on 21 November 2023 and signed on its behalf by:

P Beck, Secretary

G Henry

## Notes to the Accounts

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>1. Donations and Voluntary Income</b>		
Pledged Giving	15,691	16,961
Collections & Donations	2,157	1,190
Tax Reclaimed (Gift Aid)	3,460	3,761
Legacies	1,000	11,500
Grants Received	0	1,992
	<b>£22,308</b>	<b>£35,404</b>
<b>2. Investment Income</b>		
Investment income (SEC Unit Trust)	30	25
Bank Interest	1,359	43
Property rental income	20,580	17,785
	<b>£21,969</b>	<b>£17,853</b>
<b>3. Income from Charitable Activities</b>		
Miscellaneous incl. fees	<b>£600</b>	<b>£850</b>
<b>4. Expenses for Raising Funds</b>		
Investment Management:		
Property Agent's Fees	3,637	3,866
Property Repairs	3,459	1,587
	<b>£7,096</b>	<b>£5,453</b>
<b>5. Expenses for Charitable Activities</b>		
Stipend & Pension	0	0
Visiting Clergy Costs	4,234	3,396
Quota	2,821	3,284
Trustees Expenses	0	0
Property Running Costs		
The Rectory:		
Running Expenses	0	0
Repairs	0	0
The Church:		
Running Expenses	4,096	3,879
Repairs	982	386
Other Property:		
Running Expenses	0	0
Repairs	0	0
Administration Expenses	2,132	1,770
Altar & Church Expenses	826	624
Other Expenses	0	1,992
	<b>£15,091</b>	<b>£15,331</b>

**Notes to the Accounts: Continued**

	2023	2022
	<b>2022</b>	<b>2022</b>
	£	£
<b>6. Grants &amp; Donations</b>		
Serving In Mission	33	0
Re-homing costs	0	87
Abelour	32	0
Mission Aviation Fellowship	0	0
Royal British Legion – Poppy Appeal	0	0
	<b>£65</b>	<b>£87</b>

**7. Special Collections**

During the year the Church made special collections. These funds were banked and the total collected paid over to the respective recipient. Because the church was simply collecting the money on behalf of individual donors and forwarding it to the nominated recipient, this income and expenditure is not included in these accounts as part of the income and expenditure of the church.

Serving in Mission	217	0
Abelour	218	100
	<b>£435</b>	<b>£100</b>

**8. Assets of the Charity**

	£	
Opening Balances:		
Printer (est. life 3 years)	203	
Domestic Equipment in Masters Flat (est. life 2 years)	265	
Church Organ (estimated life 10 years)	4654	
Microphone & I-phone adaptor (estimated life 2 yrs)	34	
Adjustments during year:		
Printer - depreciation	(102)	
Church Organ - depreciation	(1,551)	
Household items – depreciation	(265)	
Microphone & Adaptor - depreciation	(34)	
Closing Balance (estimated value of assets)	<b>£3,204</b>	

**Property**

The Church, Centre and Rectory are owned by the Diocesan Trustees and cannot be considered as congregational assets.

**9. Trustee Remuneration and Related Party Transactions**

The Trustees/Vestry members did not receive any remuneration or expenses during the year.

## Notes to the Accounts: Continued

### 10. Nature & Purpose of Funds

The funds are held for the following purposes:

#### Unrestricted Funds

General Fund - to support the work of the Church. Bank Balance £84,967

Designated Legacy Fund – Legacies received in previous years which Vestry have designated for non-routine expenditure.

Bank Balance £18,000

#### Restricted Funds

Property Fund - this fund comprises specific bequests received by the Church for improvements to Church property. Nothing was spent and the balance of this fund at 30<sup>th</sup> September 2023 comprised

Bank Balance £1,600

Covid Recovery Fund – a grant was received from the Recovery and Renewal Fund intended to support expenditure on development of new opportunities arising out of the Covid 19 Pandemic, such as new forms of digital engagement and community outreach. Nothing was expensed this year and the balance of this fund at 30<sup>th</sup> September 2023 comprised

Bank Balance £1,762

### 11. Movement on Funds

	At 30 Sept 2022 £	Rec'd £	Paid £	Transfer £	At 30 Sept 2023 £
<b>Unrestricted:</b>					
General Fund	62,417	44,877	(22,327)	-	84,967
Legacy Fund	18,000	-	-	-	18,000
	<b>80,417</b>	<b>44,877</b>	<b>(22,327)</b>	<b>-</b>	<b>102,967</b>
<b>Restricted:</b>					
Property	1,600	-	-	-	1,600
Covid Recovery	1,762	-	-	-	1,762
	<b>3,362</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,362</b>