

PREFACE

The ground of our being

My father, who was a gardener, encouraged my interest in things all green and from a young age I was given a small patch of the family garden to tend. I remember gazing impatiently at the ground after planting my first seeds and my dad gently reminding me that growth occurs only when the conditions are right. 'The ground needs care and attention,' he would say, 'it needs fed, watered, warmed, and whispered to.' Then, and only then, he believed, would the inexplicable spark to life occur.

For me, the first full year of my ministry at St. Mark's has been one of endeavouring to give care and attention to the ground of our being: our shared values.

As a diverse group of spiritual explorers, our community's values are the bedrock around which our roots are anchored. In 2019 we began a re-examination of our values. Through initial consultation and then through a workshop, we identified six that we collectively considered most important. They are:

community, integrity, learning, kindness, joy, and peace.

Alongside identification, we began to give thought to how we live our values: how we manifest them in our intentions, words, actions and behaviours; how we hold them in our relationships (with self and others); and how they infuse our hopes and dreams. Such explorations have given us cause to look and think again at how we are, what we do, and the structures around which our community is built.

Alongside the consideration of values and vision, there's been much 'doing' too, and as you'll uncover in the pages ahead we've been busy gardeners. Alongside a rich and diverse programme of Sunday services, there's been growth in other expressions of community and in our means of communicating who we are to the wider world. Encouraging green shoots.

Of course, gardening on any scale is a collaborative endeavour. My deepest thanks to all who have contributed to our community during 2019. To those who've planted ideas, fed and watered us (in ways both literal and metaphorical), or simply warmed the place with their presence - contributors, contractors, friends, visitors, members, and trustees all – a heartfelt thank you.

Finally, as all keen gardeners know, gardening is an eternal pursuit - there's always something to be done. It's my hope that you, dear reader, will continue to garden with us in the year ahead, offering your time, care, and gifts to help us grow. And my wish - amidst all the ploughing, sowing, and tending – is that we can take pleasure, indeed *joy*, in the beauty we create together.

Rev. Peter Fairbrother

Minister, St. Mark's Unitarian Church

**St Mark's Unitarian Church
Trustees' Annual Report
for the year from 1 January 2019 to 31 December 2019**

CHARITY CONTACT INFORMATION

St. Mark's Unitarian Church
Also known as: Unitarians in Edinburgh
Registered Charity Number SC014167

Address	St. Mark's Unitarian Church, 7 Castle Terrace, Edinburgh EH1 2DP
Telephone number	0131 659 7600
Email address	enquire@edinburgh-unitarians.org.uk
Website	www.unitarians-edinburgh.org.uk
Facebook	facebook.com/unitariansinedinburgh
Twitter	twitter.com/unitariansinED

CHARITY TRUSTEES

The Elected Trustees and Council Members on the date of approval of Trustees' Annual Report were as follows

Jane Aaronson	
Katie Brown	
Lesley Hartley	
Margery MacKay	(Secretary)
Mary McKenna	(Convener)
Hugh McNeil	
Ann Sinclair	(Acting Treasurer)

Names of all other Council Members during the period covered by this report

Alasdair McDonald	(Treasurer until 26 May 2019)
Bláthnaid Quinn	(until 26 May 2019)
Kirsty Murray	(until 18 September 2019)
Joan Cook	(until 1 June 2020)
Ailsa Davidson	(from 3 November 2019 until 22 May 2020)

Minister	Rev Peter Fairbrother
Celebrant	Joan Cook

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing structure

St. Mark's Unitarian Church is a Scottish Charitable Incorporated Organisation (SCIO) Scottish Charity Number SC014167.

Its governing document is the Constitution, last revised and adopted in 2013.

The Society is an autonomous body which is voluntarily affiliated to the General Assembly of Unitarian and Free Christian Churches.

Trustee recruitment and appointment

The members of Council (maximum 9, minimum 7) are the charity trustees.

The trustees are elected from amongst the members, by the members at the Annual General Meeting.

If a vacancy arises, an additional member of Council may be co-opted.

Officers are appointed by the Council subsequent to the Annual General Meeting.

Final authority in the Society is vested in the members acting in a general meeting at which only members may vote.

OBJECTIVES AND ACTIVITIES

St. Mark's Unitarian Church has the following aims:

- * To encourage spiritual and personal growth.
- * To encourage the development and spread of Unitarian principles.
- * To promote Unitarian ideals and Unitarianism by working with other Unitarian groups.
- * To provide fellowship and spiritual support.
- * To further grow our community, spiritually and numerically.
- * To maintain, preserve and enhance the church premises and to optimise the use of our premises and material resources for the furtherance of the Society's aims.
- * To liaise with the Scottish Unitarian Association and General Assembly of Unitarian & Free Christian Churches in furthering our mutual aims.

Our main activities in relation to these aims are;

- Provision of services of worship, and other services e.g. rites of passage, services to mark special events.
- Rites of passage services are available to all, not only members of our community.
- Provision of spiritual and social activities outwith regular Sunday services.
- Encouraging involvement and representation with other groups, both Unitarian and other like-minded organisations.
- Encouraging the involvement of members in Church activities.

- Financial assistance to support lay ministry and outreach; sponsorship of delegates attending national Unitarian events.
- Charitable donations to Unitarian and other causes.

ACHIEVEMENTS AND PERFORMANCE

There has been much to celebrate in St Mark's in the last year. As a liberal religious community providing space for spiritual exploration, we have developed a varied and attractive programme of services informed by many faiths and sources. Through the leadership of our Minister, Rev Peter Fairbrother, we have greater participation in the development and leadership of services and a gradual but steady increase in numbers attending Sunday services and participating in community activities. This culminated with 6 new members joining us at a special service in October.

In March we worked together to develop our vision and values and held a workshop to make these more explicit. We identified our shared values and our commitment to building community based on integrity, learning, kindness, joy and peace. Individually and collectively, we wish to encourage spiritual exploration and become the loving, learning, kind, peaceful, and joyful community we yearn for, however the challenge is to translate these wonderful intentions into meaningful action.

In May Council was pleased to confirm Rev Peter Fairbrother as our permanent Minister. His part time appointment was increased to 70% as from 1st January 2019. In September 2019 held a special Service of Celebration of his ministry with us with over 100 members and guests joining us. It is our hope that in the next few years we will have sufficient funds to move to full-time ministry.

Through the year we increased our social activities, with monthly 'Soup and Social' lunches during the winter months and a weekend Therapies Workshop. Both have been well supported, such that they are worth repeating, as well as developing new initiatives.

In order to improve communication and connection within our community and to raise our profile we redesigned our Newsletter, Waymark, invested in our website through having a webmaster, which has raised our profile on social media. We are also including multi-media images and video into services, to illustrate and complement services.

These achievements are the outcome of a great deal of hard work by our trustees, members, contractors and friends under the leadership and inspiration of our Minister and we are grateful for everyone's energy and efforts.

Ministry & Worship

During the past year services of worship were held every Sunday, led by the minister, visiting Ministers and various members of the community.

The following groups have met regularly during 2019:

Children's Programme	Waymark Folding Group
Chalice Singers	Bereavement and Loss Support Group
Mindfulness @ Lunchtime	Heart Circles
Poetry for Pleasure	Earth-based Paths Exploration Group
Soup and Social	

In 2019 the Minister and Celebrant conducted 1 baby blessing, 2 marriages [1 by a visiting Minister], and 6 funerals between them.

Raising our Profile & Outreach

St Mark's has a dedicated Communications Team and employs various means of communicating with its members, friends and the wider community by use of social media, website, the Church magazine 'Waymark', as well as regular e-mail updates.

St Mark's continues to support the following organisations on a regular basis:

- Chennai Unitarian Christian Church
- St Catharine's Convent Homeless Project
- Edinburgh Interfaith Association
- Edinburgh Pride March in 2019

St Mark's is also able to support several other charitable concerns by way of one-off donations from retiring collections.

St Mark's maintained the following affiliations in 2019:

- General Assembly of Unitarian & Free Christian Churches
- Scottish Unitarian Association
- Edinburgh Inter-Faith Association
- Equality Network
- Good Life, Good Death, Good Grief

Venue and Fabric

Our Festival Fringe programme included 40 performances of 14 different shows over a period of 20 days when we welcomed audiences totalling over 1500. Because of cancellations by sponsors we ran at only two-thirds capacity. Some 15 volunteers from our community looked after the box office and acted as ushers to support our Fringe Manager and Front of House Manager.

We provided premises for two religious groups to meet regularly throughout the year; also for philatelic groups and a musical society. Religious and charitable groups book our premises for their meetings and we are pleased to host musical recitals and rehearsals throughout the year.

A new sound system was installed in the church and the old system was installed in the upper hall.

At the end of August we were served with a duty of care notice, which noted the need for urgent attention to 7 loose urns and 3 loose cope stones at the front of the church building. Work costing £19,995 was carried out by the end of the year. We were able to reclaim the VAT via the Listed Places of Worship Grant Scheme.

FINANCIAL REVIEW

Our policy on reserves

The Members adopt a cautious and prudent approach to reserves. The view of the Members is that the free unrestricted reserves, excluding tangible fixed assets and investments, should provide a resource for major projects and repairs, and that they should not be used to finance routine expenditure. However, it is recognised that the Church will require some of the income generated by investments to assist funding of Church activities.

Comments on the accounts

We have changed our accounting policy from the Accruals basis applied in 2018 to Receipts & Payments accounts for 2019. The comparative 2018 figures shown in the 2019 accounts have been restated accordingly.

The layout of the accounts follows the format advised by the Office of the Scottish Charity Regulator (OSCR). You may find the pages towards the end, which detail our receipts and payments during 2019, useful for understanding where our money comes from and how we spend it.

Our primary source of income is giving by our congregation, on which we claim Gift Aid whenever possible. None of the Gift Aid for 2019 was claimed during 2019, so it will appear in the 2020 accounts. Venue lettings provided a welcome income stream as well as providing a means of outreach: the 2019 figure is inflated by about £2000 by rentals deriving from 2018.

We drew down £800 per month from our investments.

The Speed Trust income is restricted to spending on outreach and equipment. In 2019 we used the income and some of the capital which had built up to pay for the work of our children's coordinator, maintenance of our website and for the printing and posting of our bimonthly newsletter, Waymark; also for equipment including loudspeakers, an amplifier and microphones to renew the sound system in the church sanctuary.

Our largest outlay is to support our Minister, whose contract was increased to 0.7 full-time from 0.6 at the beginning of 2019. The stipend costs for 2019 are inflated by some £4000 which accrue to payments which were due in 2018.

The deficit

We unexpectedly had to undertake urgent high level fabric repairs at the front of the church, involving seven loose urn stones and three loose copestones, which cost £19,995 plus VAT. We have successfully reclaimed the VAT from the Listed Places of Worship Grant Scheme; however the re-payment was received in January 2020.

Taking everything into account, except for the high level repairs, our income in 2019 broadly matched our expenditure.

Looking to the future

A major refurbishment of our beautiful Grade 2 listed premises was completed in 2015 but our building still requires continuing upkeep, in addition to routine maintenance, and it would be prudent for us to budget for such repairs.

In order to grow our community in line with expanding hopes and continue to maintain our building we need to increase our income. To increase our congregational income we need to grow our membership and for current donors to increase their giving, if that is feasible. We need to review how lettings might become a greater income source and how that work and outreach might be better supported. And, if it is appropriate, some may choose to remember St Mark's in their wills.

However, because of the impact of the coronavirus, the income prospects for 2020 are likely to be significantly reduced compared with 2019, and we will need to proceed with optimism and caution.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Mary McKenna</i>	<i>M A MacKay</i>
Full name(s)	Mary McKenna	Margery Anne MacKay
Position (e.g. chair)	Convener	Secretary
Date	06/09/20	06/09/2020

Statement of Receipts and Payments

1 January 2019 - 31 December 2019

Receipts	Unrestricted Funds	Restricted Funds	Year ended 31/12/2019 Total funds	Year ended 31/12/2018 Total funds
Donations	35175		35175	35405
Legacies	0		0	0
Grants [Speed Trust]		4559	4559	4584
Fund-raising	557		557	418
Gross trading receipts [venue]	23267		23267	15927
Investment income	9600		9600	9600
Other charitable activities	50		50	222
Total Receipts	68649	4559	73208	66156
Payments				
Fund-raising costs	0		0	0
Venue expenses	1180		1180	1184
Cost of charitable activities	81173	7471	88644	48382
Grants and donations	3450		3450	4265
Governance costs			0	
Independent examination	2190		2190	2147
Other	1533		1533	570
Total Payments	89527	7471	96998	56547
Surplus / deficit for year	-20878	-2912	-23790	9609

Statement of balances as at 31st December

	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
Bank balances at start of year	71709	7918	79627	70018
Surplus/deficit for the year	-20878	-2912	-23790	9609
Bank balances at end of year	50831	5006	55837	79627

Investments

Fund	Market valuation at 31.12.19	Market valuation at 31.12.18
Geddie Fund	345,058	302,596
Capital Reserve Fund	46,995	41,623
Shared Interest	1,129	1,129
Total	393,182	345,348

Other assets

The Society owns the property at 7 Castle Terrace and its furniture and equipment. It undertook significant improvements to the property over the period 2009 to 2014.

The original value of the property is not available and has not been included because, in the opinion of the Members, the cost of professionally valuing it to include in the financial statements outweighs the benefits to users of the financial statements.

	Cost or valuation at 31.12.19	Additions	Cost or valuation at 31.12.18
Improvements to property	626,846		626,846
Furniture & equipment	26,431	1,502	24,929
Total	653,277		651,775

Liabilities

There were no significant liabilities at the year end.

Contingent Liabilities

The maintenance of our Grade B listed building will continue to present an ongoing challenge.

Signed by one or two trustees on behalf of all trustees

Signature	Print Name	Date of approval
<i>Ann Sinclair</i>	Ann Sinclair	06/09/2020

Notes to the Accounts

St Mark's Investments

St Mark's has two portfolios which are managed by Brewin Dolphin in line with investment objectives and a risk classification which have been discussed and agreed with the Trustees.

Each portfolio is self-contained, in that all dividends, all management fees and all dealing fees are accounted for within the portfolio. The value of each portfolio rises and falls with the value of its constituent holdings, the income received and the fees deducted. The profits and losses deriving from sales and purchases of holdings are also contained within the overall value of the portfolio.

The **Geddie Fund** derives from a legacy received from the estate of Miss Mary Geddie. During 2019 the Society drew down from this fund an income of £800 per month to support its general expenses.

On 1st January 2019 the fund had a value of £302,596; on 31st December 2019 its value, after all income, withdrawals and costs, was £345,058.

Brewin Dolphin management fees for the year totalled £1935 and dealing charges totalled £1756; underlying costs of external funds in the portfolio totalled £2097 so the total fees and charges for the year were £5788.

On 1st January 2018 the value of the fund was £330,022.

The **Capital Reserve Fund** derives from the balance left following extensive refurbishment work of our premises over 2012-2015 which was primarily funded from the sale of our manse.

On 1st January 2019 the fund had a value of £41,623; on 31st December 2019 its value, after all income and costs, was £46,995.

Management fees for the year totalled £267 and dealing charges totalled £140; underlying costs of external funds in the portfolio totalled £518 so the total fees and charges for the year were £925.

On 1st January 2018 the value of the fund was £44,065.

Thus at 31st December 2019 the total value of our investments managed by Brewin Dolphin was £392,053.

St Mark's also has a holding with **Shared Interest** which was valued at £1129.30 on 31 December 2019. The holding yields zero interest.

Restricted Fund

The **Speed Trust** is managed by the British & Foreign Unitarian Association which operates from Unitarian Headquarters in London. The income paid to the Society must be used for outreach purposes or for the purchase of equipment.

During 2019 Speed Trust funds were used to pay for outreach via our children's programme, maintenance of our website and for the printing and distribution of our bimonthly newsletter, Waymark; they also paid for equipment including loudspeakers, amplifier and microphones to renew the sound system in the church auditorium.

Former Refurbishment Fund

In the 2018 accounts there was a nominated Refurbishment Fund which derived from donations and grants which the Society received towards the cost of a project to renovate the church halls and to provide new toilets off the church vestibule and into which the church placed very considerable funds from the sale of its manse. The project was finally completed in 2016. The Trustees have chosen to use the remaining balance of £14,375 to pay for a proportion of the cost of essential high level roof works at the front of our Grade B listed building which totalled £19,995 + VAT, and hence closing the Fund.

Payments to Trustees

No remuneration was paid to any trustee, nor any person connected to a trustee, during this financial year. No expenses were paid to any of the trustees during the year.

Adjustments to 2019 figures

None of the Gift Aid for 2019 was claimed during 2019; thus some £6000 will appear in the 2020 accounts.

Income from venue lettings 2019 was inflated by about £2000 deriving from rentals in 2018.

The stipend costs for 2019 were inflated by some £4000 accruing to payments due in 2018.

Receipts 2019 details

	2019	2018
Donations		
Congregational standing orders	24667	24111
Service collections	6437	4528
Other donations	2710	739
Gift Aid tax reclaimed	1361	6028
Sub-totals	35175	35405
Legacies	0	0
Grants: Speed Trust	4559	4584
Fund-raising activities	557	418
Gross trading receipts: venue	23267	15927
Investment income	9600	9600
Other charitable activities	50	222
Totals	73208	66156

Payments 2019 details	2019	Totals	2018	Totals
Expenses for fundraising	0		0	
Gross trading payments -venue ex	1180	1180	1184	1184
Charitable activities				
Minister's stipend	34075		17010	
Minister's expenses	2298		494	
Visiting service leaders	1577		826	
Pianist	1880		2240	
Outreach	5889		6110	
Travel and conference fees	0		0	
Congregational expenses	878		324	
Equipment	1426		929	
Utilities	6563		5072	
Upkeep of premises	3813		5433	
Building Maintenance	24897		4806	
Insurance	5348		5141	
Sub-total		88644		48382
Grants and donations				
GA Quota	2275		2275	
Subscriptions & donations	1175		1990	
Sub-total		3450		4265
Governance costs				
Finance administration	1526		570	
Postage	7		0	
Professional fees	2190		2147	
Sub-total		3723		2717
Totals	96998	96998	56547	56547

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of St Mark's Unitarian Church, Edinburgh

Registered charity number SC014167

On the accounts of the charity for the period 01 January 2019 to 31 December 2019

Set out on pages 1 to 13 of St Mark's Annual Report 2019

Respective responsibilities of trustees and independent examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 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 of the 2006 Accounts Regulations, and
- 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.

Signed	<i>Susanne Urquhart</i>	Date	18/08/2020
Name	Susanne Urquhart		
Relevant professional qualification(s) or body (if any):	Member of the Association of Chartered Certified Accountants (ACCA)		
Address	5 Bankhead Grove, Dalmeny, South Queensferry,		
	EH30 9JZ, Scotland, UK		