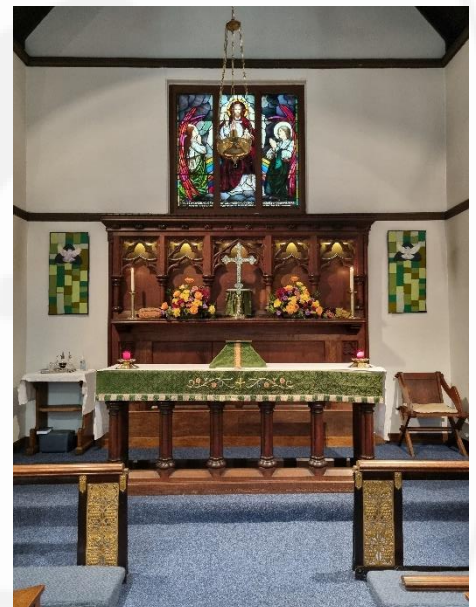
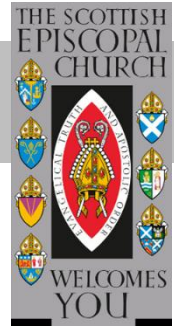


All Saints, Bearsden



United Diocese of
Glasgow & Galloway
The Scottish Episcopal Church



ANNUAL REPORTS FOR YEAR 2023/2024

Annual Congregational Meeting 24th November 2024

The Vestry

Ex-officio members

Chairman: Revd David Guest
Hon Secretary: Brenda Hadcroft
Hon Treasurer: Tracey Conway
Lay Representative: David Simmons
Alternate Lay Rep: David Hamblen

Elected Members

Louise Benson *
Graham Caie *
Celia Fisher *
Susan Gray (Property Convenor)
Fiona Hempel (PVG Co-ordinator)
Andrew Long
Anne MacDougall
Andrew Roach

* Indicates intending to stand down at the AGM

The **Trustees** are the members of the Vestry. Those members are either ex-officio, elected at the Annual Church Meeting or co-opted by the Vestry in accordance with the Code of Canons of the Scottish Episcopal Church, particularly Canons 35 & 60. They are also guided by the Digest of Resolutions of the General Synod, the Constitution of the Charge, and the Charities and Trustee Investment (Scotland) Act 2005. Trustees are not remunerated.

Other contacts

Church flowers: Ann Caie
Church Hall Bookings: Celia Fisher
Creche:
Deed of covenant and free will offering: Penny Inglis
E-group: Celia Fisher
Thursday House Group: Janet Stack
NW Regional Council rep: Louise Benson
Organist: Esther Ersfeld
Sidespeople: Andrew Long
Sunday coffee rota: Pauline Waugh
Fairtrade: Pauline Waugh
Magazine: Janet Stack

Web Site: <http://bearsden.church.scot>
Facebook: AllSaints_Bearsden
Instagram: allsaints_bearsden
Twitter/X: AllSaints_Bearsden (@AS_Bearsden)

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All Saints Episcopal Church, 71 Drymen Road, Bearsden, Glasgow, G61 3QT

Scottish Episcopal Church, United Diocese of Glasgow and Galloway

All Saints' Church Bearsden

Annual General Meeting of Constituent Members of the Congregation

24th November, 2024

1 Prayer

2 Sederunt / Apologies (numbers only)

3 Notification of AOB

4 Minutes of Annual Meeting held on October 29th 2023

5 Matters arising

6 Elections

- Lay Representative
- Alternate Lay Representative
- Vestry
- Association of Bearsden Churches
- NW Regional Council

7 Reports

- Rector (The Rector will use the sermon at the 10.30 service to deliver his report)
- Vestry
- Lay Representative
- Treasurer
- PVG Co-ordinator/Safeguarding
- Property
- Other reports

8 Appointment of Auditors

9 Any other business

10 Act of Remembrance

11 Date of next meeting

12 The Grace

Scottish Episcopal Church, United Diocese of Glasgow and Galloway

All Saints' Church Bearsden

Minutes of the Annual General Meeting – 29th October, 2023

1 Present 32 members of the congregation were present.

2 Minutes of the last AGM The minutes were accepted as a true and accurate record of the last AGM, proposed Mary Stott; seconded Susan Gray.

3 Reports

- **Rector:** Revd David delivered his report as the sermon at the 10.30am service:

Bible Sunday, 29/10/23 (Annual Meeting)

Readings: Nehemiah 8: 1-12; Colossians 3: 12-17; Matthew 24: 30-35

May I speak in the name of the Father and of the Son and of the Holy Spirit. Amen.

Today is Bible Sunday, a day for giving thanks for God's Word as handed down to us in Scripture and perhaps a day for considering how much we treat it as something living and active rather than as just another title on the bookshelves. I hope there is a never a day when you don't take the Bible in your hand; cherish it; read it; think about what you've read; then put it into practice.

The Bible tells us of God's dealings with humanity from the beginning of time, and of our response to God. Sadly that response has not been all that it might be which is why the world is in the mess that it is in. This book is fundamental to all that we believe and all that we do as Christians within the whole Church of God.

There are so many translations in English alone, and we should not find it hard to find a version that suits us. Some like the poetry of the King James Version, whilst some would find it easier to read a modern translation such as the New International Version. You can even have 'The Bikers Bible', the Cowboy Bible and 'The Cockney Bible'! Would you Adam and Eve it!

It really is our duty to find the one that is best for us, discuss what we read with friends, pray about what we read, and we will find that it comes alive.

One of the ways in which the Word of God truly comes alive is in the life of churches worldwide and it is entirely appropriate that Bible Sunday falls on the day of our annual church meeting this year.

A year ago I was one of the people who had applied for the post of your new Rector. As interim minister Andrea put it, you were on a journey of discernment considering the future in terms of ministry and leadership and you were all urged to pray for the Holy Spirit to call and inspire the right applicant. Those of us who did apply for the post will have been attracted to the charge by different things. For me, I saw a faithful and hard-working church – a key word repeated again and again in the profile was "active" – who were determined to thrive, unafraid to try new things however challenging that might be, and with a genuine sense of outreach and spirituality.

When I read the profile before applying for this post I was struck by how positive it was and in both that, and speaking to people when I visited after my interview, I felt there were a lot in the congregation and community who were ready to embrace the excitement and challenges of a new beginning.

That feeling mustn't change because I have arrived! There is much to be done and it can certainly not be done by just an enthusiastic few. The ways in which churches express themselves and their faith may change to meet the differing needs of society, but at our heart is a faith with Jesus Christ as the one who inspires, encourages, and enables.

For the interviews I had to prepare a presentation as though I had been in the charge for a year and I was looking back at the past 12 months as well as forwards to the future. Well, in fact I have only been here just over four months but this annual meeting allows me to do a little of what was required of me then.

It was a tremendous joy to have so many friends old and new and family with me back in June as Bishop Kevin and others gathered for my institution here. An incredible amount of preparation had gone into the service and the social event afterwards and it was a great occasion that was much appreciated. Bishop Kevin spoke of our church being next to Bearsden Community Hub and remarked that in many ways we at All Saints should be a hub in our community too. How much more so with the Hub building currently closed - wouldn't it be lovely to be able to help some of the people who rely on its services somehow here. We always need to be a place of welcome to all.

It is all too easy to overlook those people in a church who work hard in so many different ways to make things happen, and at this point I want to thank everyone who has played any part in the past year in simply "getting things done." If I began to try and name everyone, someone would surely be missed off the list, so I hope you will accept this general word of thanks to each and every one of you.

Everyone involved in any way with any of those things that make up our church life is entitled to receive our warmest appreciation. And if you haven't heard the words THANK YOU that much in past years I write them in capitals and shout them from the pulpit today!

Of course there are some who have to work just that bit harder during a vacancy, and I know I speak for everyone in All Saints when I express our sincerest and grateful thanks to the Vestry and those who supported them.

I was particularly aware when I arrived of a new confidence and excitement about the future, perhaps encouraged by the recent 125th anniversary celebrations – it's always good to be reminded that we are a part of history, the latest pilgrims in a long line of the faithful and committed who have had a vision not just for how things can be now but also for how things could be in the future.

The consecration by the Scottish bishops of Samuel Seabury as the first bishop of the Episcopal Church in the United States of America in 1784 was one of the bold events which shaped the Anglican Communion as a family of independent provinces. Many of the Scottish saints or those connected to Scotland took risks and dared to go beyond the boundaries, whether trying to convert the pagans, introducing reform, or setting an example by their holy living. As I said from my arrival we have to be equally bold and visionary and it is exciting that we are already doing so much to build on the past and the present to secure the future.

It would be easy to say we have tried to consolidate who and where we are, which is a common trap if the charge or the minister feels they need time to settle in and observe and take stock, but in fact as we have journeyed together since my arrival we have been brave enough to start stepping outside of our comfort zone, looking beyond the things we do in our buildings – from worship to social events, from study groups to community lunches – to the wider Bearsden community.

While we don't have a right to have a presence in outside activities it has been rewarding to knock on doors and discover where a welcome might be found. And it has been rewarding to visit homes and receive such a welcome, something I will continue to do – hearing people's stories and what their hopes are for this place. It is right to value and appreciate everything the Vestry does and has done, but we also recognise the role every member plays in our life together.

We are starting to work with other churches in Bearsden and indeed elsewhere for services and in other activities and we hope to be able to start up a few social and or fundraising events again – let us know what you would like to do and what you would come to. We are also re-establishing our pattern of services and I'd love us to do some quiet days or away days to focus on aspects of spirituality.

The Bible is filled with expressions of how wonderful God is and how precious it is to hear God speaking through Holy Scripture. The word of God only comes alive when we read the Bible and begin to interpret what it means. And to do that well, we need to be careful and attentive. We need to read the Bible in a contemplative and prayerful way. And we need to live out what we read in our church life and in the community around us.

Bringing together all our readings on this Bible Sunday there is a clear message. If we read the word of God aloud we need to ensure people understand what is being read. We need to send people away rejoicing because they have understood. We need to let the word of God dwell in us richly. We need to understand what it means that the word of God will never pass away, even in the face of persecution and repression and ridicule.

The Centennial history of All Saints published in 1997 was called '**A Temporary Building**' – I hope that after my first few months here we are already showing that we are a lot healthier than that and we are playing our own part in ensuring God can *Bear the Grief* in Bearsden.

We look back and thank God; we look ahead and trust God; we look around and serve God; we look within and find God. We do all this together in God's name.

We live in uncertain times both financially and spiritually; never was the need greater to bring people the hope of the Christian Gospel and in our church my prayer is that we can build each other up and encourage one another so that we truly become a force to be reckoned with.

The writer of Psalm 119 – the longest of the Psalms – includes these words: 'Your word is a lamp to my feet and a light for my path'. We all need something to illuminate the way ahead and there's nothing better than to trust the same light that has shone in the hearts of humanity for thousands of years – the Word of God. It is the light of truth for every day. Let's put it into practice and be living and active as a church together!

- **Lay Representative:** David Simmons gave a report on his experience as Lay Representative during the last year.
- **Treasurer** Andrew Long gave his report on the church accounts for the financial year 2022-23.
 1. The current account for the year is in deficit by 11.86%. A deficit for the year had been anticipated but the outcome was more concerning.
 2. Congregational giving has declined, donations from the Hall had increased along with the unbudgeted contribution of other income largely from the recovery of balances in the accounts.

3. Expenditure has increased largely through the costs of the refurbishment of the Rectory.

It is possible to make good the deficit from reserves this year, but this cannot be done indefinitely. Possible measures to resolve the situation are: increase congregational giving, raise the charges for the halls, resume charges for the magazine, restart fundraising events, attract more people to the church, curtail expenditure on videoing services, reduce Mission Support.

- **PVG Co-ordinator:** John Brooker described a meeting he had recently attended on PVG Procedures within the Scottish Episcopal Church. He emphasised the responsibility we all have in fostering a safe and supportive culture in the church community, and outlined the steps to be taken if anyone has any concerns.

4 Appointment of Auditors

Jenny Irvine and Bell Barr were appointed - proposed Andrew Long; seconded Louise Benson.

5 Elections

- **Lay Representative** - David Simmons was re-elected unopposed, proposed Richard Kingslake; seconded Celia Fisher.
- **Alternate Lay Representative** - David Hamblen stepped down as ALR. Revd. David thanked him for his service, and asked the congregation to think about the post.
- **Treasurer** - Tracey Conway was elected Treasurer unopposed.
- **PVG Co-ordinator** - Fiona Hempel was elected PVG Co-ordinator unopposed.
- **Vestry members** - Fiona Hempel was elected member of the Vestry, proposed Janet Stack; seconded Pauline Waugh.
- **Revd. David** thanked the congregation for the support he had received on his arrival at All Saints. He acknowledged that the recent past had not been easy, but said that we are no longer in the past, and should look ahead with confidence into the future, and be aware of what is happening in the church world. He was encouraged by all the events which are happening in the church.

5 AOCB There were no other items.

6 Act of Remembrance for those who had died in the past year.

7 The meeting ended with The Grace

BMH

Church

We have 78 members on our congregational roll. We have 70 on the Communicants Roll as defined by Canon 41.2. It has been good to welcome new members during the year.

We have not had any baptisms or weddings in church in the past year. Since the last annual meeting we have conducted two funeral services in church (one of which was a requiem mass) and there have been two burials of ashes in the memorial garden. We are grateful to Alexander Roach for volunteering to help prepare plots for burials of ashes.

Highlights of the past year have included a Flower Festival ending with Songs of Praise based on favourite hymns in June; a number of ecumenical events, with services held together with New Kilpatrick (both at All Saints and at NKP church) at Advent, Christmas, and Holy Week, a unity lunch in January, plus welcoming a new Baptist minister in August.

The Rector has led a number of services at Abbotsford House care home during the year and these seasonal visits have now become monthly. He has also made visits to other care homes by request.

It has been disappointing not to be able to build up links with children and young people, though they are welcomed and encouraged when they do come to church. The Rector is developing links with the local Boys Brigade and continues to attempt to get into local schools.

We held a successful Prayer and Giving Day in May. This led to the production of a prayer diary for the church, with suggestions for prayer for each day of the week. It also launched a weekly prayer group meeting before new weekly Wednesday Communion services.

We have valued and much appreciated the support of Revd Kevin Francis during the year, as a member of the congregation with Sharon, helping at services, and covering during the Rector's holidays.

It remains our hope to relaunch our Visitors Group properly. It continued during the vacancy and congregation members still stay in touch where possible with those with whom they were put in contact. The Rector is always willing to visit people in home, hospital, hospice or care homes if made aware of a need and will happily take home Communion if requested. Such pastoral work is understandably increasingly regulated by safeguarding demands.

In addition to the regular house study groups (reported on elsewhere) we held study groups in the hall for Advent and Lent in connection with St Andrew's, Milngavie.

We have maintained our pattern of regular Sunday services (the 10.30am Communion attracts a range of congregation numbers from 26 to 60!) with an evening service from time to time for special occasions. We now livestream our 10.30am service on Facebook each week, though this has been challenging because of poor connectivity to Wi Fi/mobile signal. However, we have purchased a new laptop with a grant from the diocese and are looking at ways of providing a better service, especially as we regularly have 50-60 people watching live or later.

We have been pleased to develop good links with Tearfund this year, and have welcomed Robbie Morrison, Church & Supporter Engagement Team Leader, to speak in church and to the Wednesday lunch group. We made donations of toys at Christmas to Glasgow Children's Holiday Scheme and Aberlour.

We have been trying for some time to run social events for fun and fundraising, and a team will be set up to organise these in the coming year. We were glad to organise a Big Quiz Night earlier in November, raising funds for Tearfund and other charities we support in mission.

Report of Vestry activity

The Vestry has met 11 times during the past year, plus two extraordinary meetings.

Notes from meetings are published in our church magazine and minutes are always available for inspection.

Among the matters discussed during the year are:

- Appointment of new organist
- Property matters as described in Property report. We were grateful to Susan Gray for taking on the role of Property Convenor during the year.
- Security and keyholders
- Financial items as included in annual accounts. We expressed our gratitude to Andrew Long for his time served as treasurer and gratefully welcomed Tracey Conway to the role.
- Distribution of and payment for magazine
- Use of the halls
- Mission support and fund-raising
- Updating of church memorial book
- Retirement of Bishop Kevin and process for electing a new bishop
- Stewardship and calls to prayer and giving
- Environmental matters and diocesan Net Zero Action Plan
- Foodbank
- Church services
- Church grounds

Three members of Vestry - Louise Benson, Graham Caie and Celia Fisher end their term of office this year and we thank them for their hard work on our behalf during their period of service. We have clarified the position of those who are ex-officio members or co-opted and realise that we need TWO new members to be elected by the annual meeting this year.

Lay Representative report for AGM, November 2024

As many of you will know, I have had quite a difficult past 12 months. A combination of family bereavements, health issues and an increasingly demanding job have taken time away from my church duties. Nevertheless, as is traditional, I shall provide a brief summary of my activities over the last year.

As your Lay Representative I have a number of roles to undertake.

The first of these, encapsulated in the older name of "Lay Elector," is to be your representative at Diocesan Synod (Electoral and otherwise). The last Diocesan Synod was held in Kilmarnock on 2nd March this year. Aside from the usual AGM-style business there were lively discussions about our future relationship with other denominations, our approach to meeting the Scottish Episcopal Church's (SEC's) net zero goals and changes to the liturgy (see my magazine article for further details). However, by far the most significant announcement was that of Bishop Kevin's retirement.

Following on from Bishop Kevin's retirement at the end of August this year, the mechanisms of the recently-revised Canon IV (the church law which governs the election of bishops in the SEC) have clicked into place. At the time of writing our interim bishop, Bishop Andrew (also Bishop of Brechin) has been appointed, and the preliminary meeting of the Electoral Synod has taken place (on Saturday, 21st September). I attended this meeting on your behalf, with Rev. David. At this first meeting we were introduced to the procedures involved, given some training on what "discernment" means and asked for our feedback on the draft "Diocesan Profile" (the document which has now been sent to candidates who expressed interest in the role). The preparatory committee (the committee which views applications and prepares the shortlist) is currently, in consultation with the College of Bishops, looking through the nominations, the closing date for which was on 1st November. Interviews will take place in December which will result in a shortlist of candidates to be presented to the Electoral Synods in January next year. In the second of these (on Saturday, 18th January, 2025) we will hopefully elect our new Bishop and, if so, they should be consecrated before the end of 2025.

Whilst not officially a part of my lay rep duties, I was also (until March, 2024) a member of Diocesan Council (DC), which is essentially the Diocese's vestry. Whilst, strictly speaking, there is no regional representation on this council I took it upon myself to report on DC meetings to the North-West Regional Council (NWRC), meetings of which I attend on your behalf alongside Alternate Lay Rep David Hamblen, and Council Rep Louise Benson. Thankfully my successor on the DC is Morag O'Neill, lay rep at St. Augustine's, Dumbarton, who conscientiously also reports to NWRC. Given that DC and NWRC business overlap so much, it seems best to talk about them together.

Three related issues have, in my view, dominated discussions at these meetings over the last 12 months. The first of these is church governance. With falling congregational numbers across the Diocese it is becoming increasingly difficult for charges to maintain themselves, both financially and in terms of personnel. Given that each charge of the Diocese is a separate charity, considerable demands are placed on vestries, who are also trustees. Each charge also must have a treasurer who is financially competent. At Diocesan level it was becoming increasingly apparent, also, that the Diocesan treasurer and secretary were having to work much more than appropriate for the scopes of their roles. Consequently, DC made the decision to appoint a full-time Diocesan Administrator who combines much of the roles of Diocesan Treasurer and Secretary. The new administrator, Kim Schmulian, was appointed over the summer and attended the September meeting of NWRC in Helensburgh. Kim seems very much a versatile "hands on" person who will work very hard to do what is necessary to help charges in the Diocese, especially with things like finance and governance. Let us pray that she is able to use her considerable skills to help charges who are struggling with governance issues.

The second issue evoking considerable discussion at DC and NWRC is the SEC's ambitious "net zero by 2030" targets. Many in the Diocese are worried that, given the crumbling and ageing state of many of our buildings, these targets will be unachievable. Unfortunately, however, these sentiments will not make climate issues go away. The Diocesan Environmental Group (DEG) has put forward a plan to engage the "hearts and minds" of the Diocese in environmental issues rather than focus on buildings. This has resulted in a range of literature being produced, some of which you will have seen shared on our church Facebook page. The emphasis is on the "little things" that we can do to reduce our personal carbon footprints, such as reducing the temperature settings on our washing machines, being economical with our heating and walking, rather than driving, to church.

Whilst, obviously, in the global context these will only have a minor effect, I think they do put climate issues in the forefront of our minds. However, it remains to be seen if the recent stepping down of our Canon Missioner, Rev. Canon Audrey O'Brien Stewart, will result in a loss of momentum on Diocesan environmental issues, as she was one of the main drivers of these campaigns.

The third, related, issue, is the maintenance of our church estate. Alongside many other charges in the Diocese we are struggling with the seriousness and cost of the repairs necessary to our church buildings, especially rectories. At NWRC we have campaigned to get more support from the Diocese for these efforts, but, despite the Diocese being in a strong financial situation, there seems to be little will to spend some of this money to help struggling charges to maintain their buildings. We have to make clear that, if we want to enjoy the ministries of able clergy we must provide them with safe, comfortable and pleasant places to live. The Diocese, at least at the moment, seems to be of the view that this is very much the responsibility of individual charges.

Note that, although I am no longer a member of General Synod. As my term of office came to an end in March, I did not attend this year's Synod which was in June.

I very much enjoy my role as your lay rep, especially meeting my friends from across the Diocese at Synod and regional councils. More details of the meetings I have attended over the last year are available in my magazine articles.

David Simmons, 16th November, 2024

All Saints Church Bearsden

Property Report AGM 2024 – to be taken as read at AGM.

The Property Group have been working on several items that were contained in the 2021 Quinquennial Reports for Rectory and Church/Hall.

Rectory: As you will be aware substantial work has been done regarding bringing the Rectory to a liveable state, most of the work, both before and after the Rector had taken up his post, had been organised by several members of the congregation to whom we give our thanks. During the past Church year and before the present group was created there was areas that required further attention. Many of these have been rectified with other areas requiring ongoing work. Annual maintenance is being addressed e.g. cutting of hedges to required height, central heating maintenance to name but a few. Future work is being identified and will be reported to Vestry.

Church/Hall: Since early Spring, the group have been concentrating on issues which had been raised as 'matters of concern.' Smaller issues have been addressed and thanks go to those members – not being named in case I miss someone out- who have worked to repair these items e.g. handrail into Hall – cleaned and repainted. Garden Group have been toiling tirelessly to address and clear the gardening issues identified in the Quinquennial Report. Thanks to them and the other volunteers who have worked on the Garden. The heating of the halls failed on a few occasions and affected many of the hall users. The boiler has been serviced, problems dealt with and hopefully all will be well for the future. Because of the inconvenience caused to the hall users and ourselves the Vestry decided to purchase 4 small heaters as 'back ups'.

Church – Main concerns:

- The state of the Bell Cote has concerned many members and indeed it was once thought that 'it was unsafe and should be removed.' Vestry has taken advice and commissioned an inspection from a highly qualified Steeplejack. The inspection has proved that the Bell Cote is safe and is not in danger of falling into Garden and onto path. The Bell Cote rosemary tiles are in good condition and will not need replaced. The timber is in extremely poor condition and from the full and comprehensive report received it is obvious that the timber should be replaced. Vestry await the estimate and quote for this work.
- Stained Glass Memorial Window – you have received up to date information- in November Magazine and announcements in Church. Funding for this work will be announced in the near future with a request for participation and taking ownership of the refurbishment of the window.
- Car Park- you have received information on the current work that has been done to the gates. We have commissioned quotes for re-organisation of the car park surface and safety factors. Once received these will be discussed at Vestry.

Hall: Concerns raised are minimal compared to those of the Church. We continue to monitor the 'fabric' of the Halls and when issues are raised these will be discussed and referred to Vestry.

Future:

The Church building requires attention primarily on the outside. The windowsills are rotting, and plans are being made to have these dealt with. The Vestry have received an estimated quote to have the outside of the Church painted in summer 2025 and this will be discussed post February. The Bell Cote and the new timber frame of the Stained Glass Memorial Window are not included.

Other issues/areas of concern will no doubt 'raise their heads' and these will be addressed at that time.

Susan Gray

On behalf of the Property Group.

Mission Support Group

Although we had no activity in the 2023/24 financial year we are delighted that the Vestry have agreed to allocate £5000 for Mission Support for the coming year. More details about the allocation of funds will follow in early 2025.

Celia , Janet , Philip , Susan and Louise

Drumchapel Foodbank

The congregation has made a deliberate and concerted effort to reestablish our long-standing connections with the Drumchapel community and it has been rewarding to see how we've been able to start regular donations to the Drumchapel Foodbank.

It's a sobering and perhaps little-realised fact that there are now more foodbanks in the UK than there are MacDonalds restaurants and I know the All-Saints congregation joins me in asking how on earth we got to this sorry situation, at a time when the rich/poor divide seems to be ever greater. If this divide can make us appreciate our own immense good fortune then something is achieved but the simple fact remains that positive action is needed to alleviate the widespread and growing inequality in our society.

Apart from regular donations throughout the year it is after our Harvest Thanksgiving services that we are able to make the greatest donation to the foodbank. What I delivered last month was truly staggering and it was a privilege to do so.

The Drumchapel Foodbank is a very good cause to support and vital to the community that it serves. We can and we are making a difference; sadly there is little prospect of our support not being urgently needed in the foreseeable future but hopefully our help will continue for as long as there is an All Saints congregation to provide it.

John Brooker

E-group

The E study group (E for evening) consists of approximately 8-10 members of All Saints plus one person who goes to St Andrew's Milngavie. We try to meet on the first Thursday of the month throughout the year, drink tea, discuss a book and pray. (We usually manage a Christmas and or summer party too!) Our age range is from 20 – 80 years old and this makes for a wide range of views and healthy discussion. We are currently studying the letter of St James with the aid of a study guide by Tom Wright and before the summer we discussed "Faith in the Making" by Lyndall Bywater. We tend to choose books that have questions linked to the chapters so we can read and consider the text before meeting, We would be delighted if anyone would like to join us.

Celia Fisher

Thursday House Group

The group of about 18 members has met regularly throughout the year at 8 West Chapelton Crescent. From September 2023 we continued with a fascinating study of some of the books of the Apocrypha, led by Graham Caie. Graham led us through these sessions and provided excellent notes and leadership, and we were delighted when he offered to lead the group again, this time reading *Paradise Lost*, by Milton.

Graham intended to cover only a few of the twelve books of the poem, but we were so wrapped up in Milton's poetic imagery, that we persuaded him to complete all twelve. Who can forget the final scene of Adam and Eve 'our lingering parents' being led out of Eden:

*'Some natural tears they dropt but wiped them soon;
The world was all before them, where to choose
Their place of rest, and Providence their guide;
They, hand in hand, with wandering steps and slow,
Through Eden took their solitary way.'*

During this autumn we have been reading the letter to the Ephesians, probably a circular letter to churches around the Eastern Mediterranean, possibly written by Paul while in prison in Rome. We have taken turns in leading, following a helpful introduction by the Rector. It is an inspirational letter, with Paul writing of the great and eternal truths of the Christian faith, the function of the Church in the plan of God, and the role of each member of the Church in carrying out God's plan.

We have enjoyed fellowship in the group throughout the year, culminating in a splendid Croquet party hosted by the Kingslakes at Ross Priory. Great rivalry was played out on the croquet lawn, followed by much laughter and friendship at the delicious supper.

New members are always very welcome.

Janet Stack

Church Halls

Both our halls are available for let to community groups and individual teachers. There are currently 18 different classes, consisting of various different forms of yoga, exercise classes, Tai Chi, Taikwondo, dance, drama and music. We have also restarted letting the Drymen hall for children's parties. The hall lets provide All Saints with a healthy income stream via donations (see the financial report for details). However, besides this aspect, the Vestry also consider them as an important form of outreach, bringing people into a church environment who might not usually go to church. The parents of the many children who attend often wait in the vestibule area, giving them time to browse the books and the church noticeboard. There is also a community group noticeboard just outside the Drymen hall where these groups can advertise, but if you cannot see anything you fancy there, ask Celia about what you could participate in.

Celia Fisher

All Saints Magazine

The magazine is produced ten times each year, monthly except for July-August and December-January. About 60-65 copies are printed by Purple Thistle Print and Design company, run by Susan Gilmour, previously Purple Edge. The magazine usually consists of 16-24 pages. About 13 people have requested to receive their copy by post, the rest are available in the church on the final Sunday of the previous month. Donations are requested for each copy.

The magazine contains a pastoral letter from the Rector, information about church activities and services, notes on vestry decisions, reports on church group activities and articles submitted by congregational members on a variety of topics, reflecting personal interests. In previous years a 'Children's Corner' was published and from time to time this will appear again, in the hope family members might find interest and fun.

The magazine is also available on the church website, along with an archive of previous months.

Janet Stack, Editor

Wednesday Lunch Group October 2023- November 2024

The last year has been another great success for the Wednesday Lunch Group.

There were 27 separate lunches held during the last completed season, 14 before Christmas, starting on 20th September 2023, and 13 after Christmas from 17th January 2024. As Easter was early this year, we met again three times after the holiday, finally completing our programme on 17 April. We generally do a quick count of the numbers attending, and this year obtained a figure of 556 lunchers on the 22 days we recorded their number, or 25.3 per week. The maximum number of attendees was 50 at the Christmas party on 13 December.

The current season which began in September is proving to be equally successful.

Finance

As regular attendees will know, our expenses for food and tableware are covered by donations from the lunchers. However, they are invariably generous and the money we collect always exceeds the expenses. During the last year total donations were £2888 (bolstered by special collections on particular days) and our expenses were £993. This enables us to make significant donations to charity. At the Christmas Party we were able to give a cheque for £1000 to the Chief Executive (Douglas Wilson) of the Glasgow Children's Holiday Scheme which we support at Christmas time. In addition, as usual, we collected toys and other gifts for the GCHS families, which Douglas was able to distribute before Christmas. In the post-Christmas period, the tradition is that we support an overseas charity. In 2023 we sent the surplus to the Disasters' Emergency Committee Turkey/Syria Earthquake Appeal. In the year since the DEC have not launched any further major appeals, but their collection for Turkey/Syria is still open and they have received the remaining £964.

Special Events

An important element in our programme is the special events which are held at regular intervals throughout the year. In the last year we have had two illustrated talks, both after Christmas. The first was by our Rector, describing his long term association with the theatre as critic and performer. The second, which closed our programme in April, was a (virtual) field trip to examine the geology of the Campsie Fells, given by Mike Keen, one of our regular attendees. Both talks were copiously illustrated.

In addition in November we held a Cake Sharing day and, later in the month, a Christmas Gift sale with proceeds going to the GCHS.

There were two flower days during the year, one just before Christmas in which lunchers were invited to put together a table decoration for the festive season, and one just before Easter to arrange spring flowers into a suitable display. All material was supplied for both, and both were extremely popular.

In the current season there has been a talk by Robbie Morrison on the work of Tear Fund, and another by Andrew Long entitled Sicily, a Wealth of Cultures.

The Helpers

The Wednesday lunches only succeed because of the band of regular voluntary helpers who set out and lay tables, and put them away afterwards, who do the shopping, who make the soup and the sandwiches, who bake the cakes which are a great feature of the lunches, and who wash up when everyone has gone home. About nine people volunteer to help each week from a pool of about twice that number. Without the involvement of these stalwarts, there would be no Wednesday Lunches.

Brenda Hadcroft/Andrew Long

Flower Group

The Flower Group is in a very healthy state. We have a good number of very talented flower arrangers, who keep the Altar beautifully decorated with flowers throughout the year. Their full expertise can be admired at the three main festivals of Christmas, Easter and Harvest. Greatly appreciated for these festivals is the bequest from our dear friend, Sheila Benson, who left money in her will to be used specifically for these occasions. Other week by week expenses are defrayed by generous donations from members of the congregation. My thanks go to all members of the group for their dedication and enthusiasm.

Ann Caie

All Saints' Choir

Although small in number, the choir continues to augment the hymn singing and perform an anthem at morning service each week, and on other occasions when required.

Last December we were thrilled to welcome our new organist Esther Ersfeld, following the departure of Jeremy Wan to Guildford Cathedral. Esther is responsible for overseeing our rehearsals and selecting appropriate anthems, whilst also displaying her obvious skills on the organ.

More recently, we are delighted that Moira has decided to join us, adding a welcome boost to the soprano section. We hope that this might encourage others!

Gill Hamblen

FINANCIAL REPORT TO VESTRY OCTOBER 2023 – SEPTEMBER 2024

This report is based on the provisional accounts for the financial year 2023-24, and was approved at the Vestry meeting on 27 October 2024, for presentation to the Church AGM on 24 November 2024.

Overall performance

The surplus on the current account for the year 2023-24 was £15,158. However there are a number of exceptional items to highlight:

- Transfer of £12,600 from the Reserve account to fund major refurbishments to the Rectory. £8,708 was spent in the current year with the balance spent in 2022-23.
- Receipt of a bequest of £5,000 from Sheila Benson for the purpose of a flower fund

Without these items the surplus for the year would have been £6,266.

Income

- At £44,749, total congregational giving (all 3 categories) was broadly unchanged from last year, with modest decreases in monthly Bankers Orders and weekly Free Will Offering (envelopes) compensated for by an increase in open plate cash collections. However, this total was £3,886 (8.7%) lower than budgeted. On the positive side, quarterly totals have steadily increased through the year from £9,680 in Quarter 1 to £10,887 in Quarter 4.
- 2 fundraising events during the year resulted in income of £19,901 compared to budget of £1,000. A remarkable £18,870 from the Prayer & Giving Day, and £1,031 from the Flower Festival. I would like to add my sincere thanks to all who were involved in organising and contributing to both these events.
- Hall donations were £21,414 which was £7,590 higher than budget and an increase of £8,847 (70.4%) from last year. This was as a result of a combination of more regular and one-off bookings, and pleasingly is higher than the pre-COVID level of 2018-19.

Expenditure

- Ministry costs reflect a full year of Revd David being in post and therefore an increase of £31,150 from last year and £3,056 higher than budgeted.
- Fuel costs for the church and hall were £1,090 (13.6%) higher than budget but there will be some funds due back from Scottish Power due to estimated bills.
- Property costs were £3,819 (85.8%) higher than budget mainly because of unbudgeted Council Tax costs
- Worship expenses include £939 funded by the Sheila Benson flower fund and £650 for a church laptop funded by a previous grant from the diocese.

FINANCIAL REPORT TO VESTRY OCTOBER 2023 – SEPTEMBER 2024

Funds

- At 30 September 2024 total cash funds were as follows:

Bank of Scotland £26,599
Leeds Building Society £47,664
Total £74,263

- Investment in SEC UTP valued at £138,404.

Although in total this comes to £212,667 which is a substantial amount, we need to remember that without fundraising, annual costs are currently exceeding income by c£17k. At that rate, it would only take about 12 years to erode all our reserves.

Finally

- Without fundraising events in the year, we would have been in deficit by £13,635. We will have a gap between income and expenditure in 2024-25 and will again need to consider ways to raise additional funds.
- We did not make any donations to Mission Support during the year but have included £5,000 for that purpose in the budget for 2024-2025, i.e. the majority of the adjusted surplus mentioned in the overall performance section above.
- We have already discussed a number of essential property expenses to be made in 2024-2025 estimated at £22,168 but will endeavour to cover some of this cost with grant during and specific fundraising appeals.

ALL SAINTS CHURCH BEARSDEN

Receipts Category	9,680			10,083			10,212			10,887			Totals		
	Q1 Budget	Q1 Actual	Q1 Diff	Q2 Budget	Q2 Actual	Q2 Diff	Q3 Budget	Q3 Actual	Q3 Diff	Q4 Budget	Q4 Actual	Q4 Diff	Budget	Actual	Diff
BO Monthly	9,153	7,765	(1,388)	9,154	8,026	(1,128)	9,153	8,480	(673)	9,154	8,663	(491)	36,614	32,934	(3,680)
FWO Weekly	1,513	1,231	(282)	1,513	1,297	(216)	1,513	1,214	(299)	1,513	1,555	42	6,052	5,297	(756)
Collections	520	684	164	521	760	239	521	518	(3)	521	670	149	2,083	2,632	549
Hall donations	3,456	5,341	1,885	3,456	6,261	2,805	3,456	5,335	1,879	3,456	4,478	1,022	13,824	21,414	7,590
Coffee/Action aid	0	147	147	0	160	160	0	0	0	0	261	261	0	568	568
Donations	250	5,199	4,949	250	750	500	250	240	(10)	250	370	120	1,000	6,559	5,559
Dividends received	926	0	(926)	926	2,105	1,179	926	0	(926)	927	1,899	972	3,705	4,004	299
Fund raising	250	0	(250)	250	0	(250)	250	19,901	19,651	250	-	(250)	1,000	19,901	18,901
HMRC	5,498	4,067	(1,431)	0	0	0	5,498	4,890	(608)	0	-	0	10,996	8,957	(2,039)
Magazine	100	0	(100)	100	245	145	100	256	156	100	140	40	400	641	241
Other income	0	0	0	500	1,121	621	0	0	0	500	302	(198)	1,000	1,423	423
Special collections	0	0	0	0	0	0	0	0	0	0	478	478	0	478	478
Wed Lunch Grp	0	1,019	1,019	0	705	705	0	170	170	0	-	0	0	1,894	1,894
Transfer in	10,000	5,000	(5,000)	0	7,600	7,600	0	0	0	0	-	0	10,000	12,600	2,600
Grand totals	31,666	30,452	(1,214)	16,670	29,030	12,360	21,667	41,004	19,337	16,671	18,815	2,144	86,674	119,300	32,626

Payments	9,880			10,083			10,212			10,887			Totals		
	Q1 Budget	Q1 Actual	Q1 Diff	Q2 Budget	Q2 Actual	Q2 Diff	Q3 Budget	Q3 Actual	Q3 Diff	Q4 Budget	Q4 Actual	Q4 Diff	Budget	Actual	Diff
Administration	250	218	(32)	250	225	(25)	250	838	588	250	201	(49)	1,000	1,482	482
Choir	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cleaning	1,505	1,505	0	1,505	1,505	0	1,505	1,505	0	1,506	1,621	115	6,021	6,137	116
Donations out	0	0	0	0	50	50	0	120	120	0	759	759	0	929	929
Fuel costs	2,000	2,436	436	2,000	2,780	780	2,000	2,412	412	2,000	1,461	(539)	8,000	9,090	1,090
Hall expenses	25	241	216	25	0	(25)	25	-	(25)	25	94	69	100	335	235
Maintenance	1,250	1,127	(123)	1,250	438	(812)	1,250	690	(560)	1,250	462	(788)	5,000	2,717	(2,283)
Major Refurb	962	1,108	146	0	7,600	7,600	0	0	0	0	-	0	962	8,708	7,746
Ministry	10,500	10,478	(22)	10,500	11,469	969	10,500	11,573	1,073	10,500	11,513	1,013	42,000	45,033	3,033
Mission Support	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0
Mission, Educ	0	140	140	0	35	35	0	0	0	0	255	255	0	430	430
Organist	1,107	774	(333)	1,107	1,663	556	1,107	1,307	200	1,107	1,242	135	4,428	4,986	558
Printing	200	140	(60)	200	364	164	200	342	142	200	164	(36)	800	1,011	211
Property	1,112	2,499	1,387	1,113	1,295	182	1,112	2,578	1,466	1,113	1,818	705	4,450	8,190	3,740
Quota	2,750	1,954	(796)	2,750	2,187	(563)	2,750	3,281	531	2,750	3,281	531	11,000	10,702	(298)
Spec coll out	0	0	0	0	0	0	0	0	0	0	478	478	0	478	478
Transfer out	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0
Wed Lun Grp	0	1,000	1,000	0	0	0	0	0	0	0	964	964	0	1,964	1,964
Worship Serv	125	73	(52)	125	358	233	125	868	743	125	650	525	500	1,950	1,450
Grand Totals	21,786	23,694	1,908	20,825	29,970	9,145	20,824	25,514	4,690	20,826	24,964	4,138	84,261	104,142	19,881
Surplus/(deficit)	9,880	6,758	(3,122)	(4,155)	(940)	3,215	843	15,489	14,646	(4,155)	(6,149)	(1,994)	2,413	15,158	12,745

**All Saints Church Bearsden
Annual Budget 2024-25**

Receipts Category	% v actual		2023-24	
	2024-25 Budget	2023-24	Actual	Budget
BO Monthly	34,286	4.1%	32,934	36,614
FWO Weekly	5,538	4.6%	5,297	6,052
Collections	2,376	-8.7%	2,632	2,083
Halt donations	20,000	-6.6%	21,414	13,824
Coffee/Action aid	0		568	-
Donations	0		6,559	1,000
Dividends received	4,004	0.0%	4,004	3,705
Fund raising	3,000	-84.9%	19,901	1,000
HMRC	12,937	44.4%	8,967	10,996
Magazine	792	23.6%	641	400
Other income	823	-42.2%	1,423	1,000
Special collections	-		478	-
Wed Lunch Grp	-		1,884	-
Transfer in	22,168	75.9%	12,600	10,000
Grand totals	105,924	-11.2%	119,300	86,674

To fund major refurb costs below - may include transfers in, grant, fundraising

Payments	% v actual		2023-24	
	2024-25 Budget	2023-24	Actual	Budget
Administration	1,500	1.2%	1,482	1,000
Choir	-		-	-
Cleaning	6,208	1.2%	6,137	6,021
Donations out	-		929	-
Fuel costs	9,090	0.0%	9,090	8,000
Halt expenses	335	-0.1%	335	100
Maintenance	5,000	84.0%	2,717	5,000
Major Refurb	22,168	154.6%	8,708	962
Ministry	44,545	-1.1%	45,033	42,000
Mission Support	5,000		-	-
Mission, Educ	430	0.1%	430	-
Organist	5,111	2.5%	4,986	4,428
Printing	1,011	0.0%	1,011	800
Property	7,570	-7.6%	8,190	4,450
Quota	14,172	32.4%	10,702	11,000
Spec coll out	-		478	-
Transfer out	-		-	-
Wed Lun Grp	-		1,964	-
Worship Serv	1,000	-48.7%	1,950	500
Grand Totals	123,140	18.2%	104,142	84,261
(Deficit)/surplus	- 17,216		15,158	2,413

Exclude Mission Support payment taken from 2023-24 surplus

2024-2025 deficit