

St Marys Episcopal Church: Dunkeld

Scotland · Charity number SC003109

Details

Status	Active
Legal form	Other
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1915-01-26
Register	View on the OSCR register

Contact

Address
Gourdie House
Spittalfield
Perth
Perthshire
PH1 4LF

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The Church's principal activities include public worship in sacrament and prayer, pastoral care of the congregation, Christian education and outreach in the community.

Beneficiaries: 'Other defined groups'

Objectives: the advancement of religion.

Geography

- **Main operating location:** Perth And Kinross
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£0	£0	-	1
2024-09-30	£321,713	£106,474	-	1
2023-09-30	£196,226	£377,199	-	1
2022-09-30	£135,242	£61,281	-	1
2021-09-30	£95,105	£30,781	-	0

St Marys Episcopal Church: Dunkeld

Scotland - Charity number SC003109

Accounts

Charity Reference Number: SC003109

ST MARY'S EPISCOPAL CHURCH, BIRNAM, DUNKELD

**ACCOUNTS
FOR THE YEAR ENDED
30 SEPTEMBER 2024**

ST MARY'S EPISCOPAL CHURCH

REPORT OF THE VESTRY FOR YEAR ENDED 30 SEPTEMBER 2024

1. The members of the Vestry present their annual report together with the financial statements for the year ended 30 September 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's founding document, applicable law and the Statement of Recommended Practice, "Accounting and Reporting by Charities", applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

2. **Structure and Governance.** In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), the Vestry reports to the congregation as follows:

1. St Mary's Episcopal Church – Dunkeld is a registered Scottish Charity (SC003109).
2. It is a member of the Diocese of St Andrew, Dunkeld and Dunblane of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of St Andrews, Dunkeld and Dunblane.
4. All of its affairs are governed by the Vestry.

3. **Appointment of Vestry Members.** Vestry members are elected or appointed by the communicant members of the Church at the Annual General Meeting, established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme but ongoing guidance is given to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity. It is planned that members of the vestry will attend a trustees training seminar in the New Year conducted under the auspices of J. & H. Mitchell, Pitlochry. This training has not taken place since 2016 ~~and, more recently, Covid has deferred it taking place.~~ The Rector is ex officio a member of the Vestry and chairs Vestry meetings.

4. **Administrative 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.

5. **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:

- a. Financial: A budget for the sustainable employment of a part time priest (0.363 of a stipend at present) has been in operation since March 2020.
- b. Health & Safety: Servicing of fire equipment, the clock, the organ and the boiler have been undertaken. ~~Coronavirus regulations have been strictly implemented where and when appropriate.~~
- c. Buildings: Following the Quinquennial review (2021) remedial work on the building is planned for 2024.
- d. Governance: As per Para 3 above it is planned that Trustees will attend relevant training.

6. **Charitable Objectives and Activities.** The Church's principal activities include public worship in sacrament and prayer, pastoral care of the congregation, Christian education and outreach in the community.
7. **Volunteers.** The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the Church's activities would be unable to operate.
8. **Vestry Membership.** At the 2024 AGM [REDACTED] joined the vestry
9. **Financial Review.**
 - a. Stipend: [REDACTED] stipend remains at 0.363.
 - b. Atkinson Legacies: As anticipated in last year's Trustees Report and Accounts, St Mary's received during the financial year the final tranches of legacies totalling £250,078 from [REDACTED]. The vestry recognises these monies are restricted to fabric and church mission. Some of these funds were used for church repairs and mission as well as upgrading the rectory. The rectory refurbishment costs of £75,836 have been capitalised and a transfer made from the Church Fabric and Mission Restricted Fund to Unrestricted Funds of this amount as the restricted use has been satisfied and the asset acquired is held for a general and not a restricted purpose. In addition, the unrestricted cost of investments purchased last year of £9,191 has been transferred from Unrestricted Funds to the Church Fabric and Mission Restricted Fund so that all transactions relating to the investments are for the Restricted Fund as was originally intended. The remaining funds have remained in cash or been transferred to the investment portfolio with Brewin Dolphin.
 - c. Cadogan family: During the year St Mary's were extremely fortunate to receive a legacy of £20,000 (restricted to use for fabric of the church) from the estate of the late Lord Cadogan as well as a grant of £10,000 (unrestricted) from the Cadogan Charity.
 - d. 3 Churches Charity Shop: St Mary's has received £13,000 during this reporting period.
 - e. Church Fabric: For this reporting period the substantial fabric projects included:
 - i. Completion of the rectory refurbishment project.
 - ii. Re-vamping of the existing church toilet for improved disabled access with an overall cost of £7,761.
 - iii. Improved church internal electrics for safety purposes of £421.
 - iv. Replacement of the church boiler with two gas boilers with an overall cost of £16,798.
 - v. Installation of outside lights costing £320.
 - vi. Installation of outside food shelter for those in need costing £1,536.

10. **Achievements and Performance.** St Mary's conducts a full programme of church mission activities comprising visiting musicians at monthly church services; a monthly concert for the parish's elderly citizens which embraces many of the Servite home residents as well as those from the local care home. Throughout the year, Rev Craddock has been proactive in establishing her ministry, getting to know and keeping in touch with the congregation. St Mary's is very much part of the community and St Mary's congregation continue to contribute substantially to the volunteers of the 3 Churches Charity Shop.
11. **Plans for Future Periods.** The continuing development of 'church mission' is the primary focus of St Mary's as it expands its reach into the community. Post Sunday church service coffee remains an important aspect of St Mary's pastoral contribution towards its congregation. In the summer months St Mary's hosts the 'Meeting Place', a weekly coffee morning for the local community.
12. **Reserves Policy.** Reserves have been built up sufficiently to stabilise the on-going financial future of St Mary's. The church now has an investment portfolio managed by Brewin Dolphin which on 30 September 2024 was valued at £457,861.
13. **Statement of the Vestry Members' Responsibilities.** The members of the Vestry are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Constitution. The trustees also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Vestry



Secretary
14 March 2025

ST MARY'S EPISCOPAL CHURCH, BIRNAM, DUNKELD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	39,655	270,078	309,733	195,681
Investment income	3	20	11,960	11,980	545
TOTAL INCOME		39,675	282,038	321,713	196,226
EXPENDITURE ON:					
Raising funds	4		3,788	3,788	-
Charitable activities	5	40,018	19,865	59,883	106,474
TOTAL EXPENDITURE		40,018	23,653	63,671	106,474
Net movement in funds before gains/ (losses) on investment assets		(343)	258,385	258,042	89,752
Gains/(losses) on investment assets		-	36,622	36,622	-
Transfers between funds		66,645	(66,645)	-	-
Net movement in funds		66,302	228,362	294,664	89,752
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD		27,560	261,534	289,094	199,342
TOTAL FUNDS CARRIED FORWARD	14	93,862	489,896	583,758	289,094

ST MARY'S EPISCOPAL CHURCH, BIRNAM, DUNKELD

BALANCE SHEET AS AT 30 SEPTEMBER 2024

	Notes	2024 Total funds £	2023 Total funds £
FIXED ASSETS			
Tangible assets	8	75,836	-
Investments	9	<u>457,861</u>	<u>270,725</u>
		533,697	270,725
CURRENT ASSETS			
Debtors	10	388	-
Cash at bank and in hand	11	<u>54,682</u>	<u>18,369</u>
		55,070	18,369
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	12	<u>(5,009)</u>	-
NET CURRENT ASSETS		<u>50,061</u>	<u>18,369</u>
NET ASSETS		<u>583,758</u>	<u>289,094</u>
FUNDS OF THE CHARITY:			
RESTRICTED FUNDS		489,896	261,534
UNRESTRICTED FUNDS		<u>93,862</u>	<u>27,560</u>
TOTAL FUNDS	14	<u>583,758</u>	<u>289,094</u>

The financial statements on pages 6 to 17 were approved by the Vestry and authorised for issue on 14 March 2025 and signed on their behalf by:



Treasurer

Secretary

ST MARY'S EPISCOPAL CHURCH, BIRNAM, DUNKELD

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

St Mary's Episcopal Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on

the basis of time spent. Other support costs are allocated based on the spread of staff costs. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is a registered and recognised Charity for the purposes of applicable taxation legislation and is not therefore subject to taxation on its charitable activities.

Tangible fixed assets

The Charity has the right to occupy and/or use for its charitable objects certain tangible fixed assets, including the Church Building and Rectory. The title to all such buildings is held in the name of the Trustees of the Diocese of St Andrews, Dunkeld and Dunblane. Therefore, no tangible fixed assets are accounted for in this respect. No consideration is payable for use of these assets. Expenditure incurred on the repair and maintenance of these buildings is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing more than £3,000 having a value to the Charity of more than one year are capitalised.

Depreciation and amortisation

No depreciation is charged on land and buildings because they are maintained in a state of repair such that the estimated residual value of land and buildings at the date of the balance sheet is not less than their net book value. The annual charge for depreciation would therefore be immaterial.

Asset class	Depreciation method and rate
Freehold interest in land and buildings	nil

The cost of buildings included in the balance sheet but not depreciated is £75,836.

Fixed asset investments

Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their

market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and bank deposits.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustee's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post-retirement obligations

The Charity is required to offer its employees participation in the defined benefit pension scheme of the Scottish Episcopal Church, which is further detailed in Note 13 below. Pension costs charged in the SOFA represent the contributions payable by the Charity in the year.

2

INCOME FROM DONATIONS AND LEGACIES

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Congregational giving:				
Pledged Giving	6,660	-	6,660	6,090
Open Plate	5,565	-	5,565	5,975
Other	1,200	-	1,200	890
	<u>13,425</u>	<u>-</u>	<u>13,425</u>	<u>12,955</u>
3 Churches Charity Shop	13,000	-	13,000	12,000
Legacies	-	270,078	270,078	170,726
Grants	13,230	-	13,230	-
	<u>39,655</u>	<u>270,078</u>	<u>309,733</u>	<u>195,681</u>

3 INVESTMENT INCOME

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Dividend income	-	11,638	11,638	-
Interest receivable on bank deposits	<u>20</u>	<u>322</u>	<u>342</u>	<u>545</u>
	<u><u>20</u></u>	<u><u>11,960</u></u>	<u><u>11,980</u></u>	<u><u>545</u></u>

4 EXPENDITURE ON RAISING FUNDS

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Investment management costs	<u>-</u>	<u>3,788</u>	<u>3,788</u>	<u>-</u>

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Clergy expenses				
Stipend and National Insurance	14,369	-	14,369	13,233
Telephone, travel and other expenses	2,090	-	2,090	1,620
Locum costs	829	-	829	100
	<u>17,288</u>	<u>-</u>	<u>17,288</u>	<u>14,953</u>
Rectory costs				
Council Tax	1,568	-	1,568	1,512
Insurance	571	-	571	596
Alterations and maintenace	-	-	-	13,224
	<u>2,139</u>	<u>-</u>	<u>2,139</u>	<u>15,332</u>
Church expenses				
Atkinson window	-	-	-	31,114
Insurance	-	5,163	5,163	4,574
Utilities	6,562	-	6,562	6,842
General maintenace & supplies	494	10,070	10,564	21,965
Gardening and cleaning	2,791	-	2,791	2,569
Music	1,087	2,000	3,087	2,371
Mission	-	2,500	2,500	0
	<u>10,934</u>	<u>19,733</u>	<u>30,667</u>	<u>69,435</u>
Diocesan quota	<u>5,024</u>	<u>-</u>	<u>5,024</u>	<u>6,072</u>
Sundry expenses	<u>313</u>	<u>132</u>	<u>445</u>	<u>682</u>
Governance costs				
Independent examiner fees	4,320	-	4,320	-
Total expenditure	<u>40,018</u>	<u>19,865</u>	<u>59,883</u>	<u>106,474</u>

6 Staff costs

The aggregate payroll costs were as follows:

	2024	2023
	Total	Total
	£	£
Staff costs during the year were:		
Stipend	11,761	10,832
Pension costs	<u>2,608</u>	<u>2,401</u>
	<u>14,369</u>	<u>13,233</u>

The monthly average number of persons employed by the charity during the year was as follows:

	2024	2023
	No.	No.
Clergy	<u>1</u>	<u>1</u>

1 (2023 - 1) of the above employees participated in the Defined Benefit Pension Scheme.
Contributions to the employee pension scheme for the year totalled £2,608 (2023 - £2,401).

No employee received emoluments of more than £60,000 during the year.

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Total £
Cost		
Additions	<u>75,836</u>	<u>75,836</u>
At 30 September 2024	75,836	75,836
Depreciation		
At 30 September 2024	<u>-</u>	<u>-</u>
Net book value		
At 30 September 2024	<u>75,836</u>	<u>75,836</u>

Land and buildings

St Mary's Rectory, St Mary's Road, Birnam - refurbishment costs £75,836

The property detailed above excludes any property in the name of St Mary's, Birnam having a "nil" cost for accounts purposes.

The above asset is used for direct charitable purposes.

9	Fixed asset investments			2024	2023
				£	£
	Other investments			<u>457,861</u>	<u>270,725</u>
		Stock	Cash		
		Exchange	Deposits		
		investments			Total
		£	£		£
	Cost Price				
	As at 1 October 2023	270,725	-		270,725
	Revaluation	35,302	-		35,302
	Additions	267,282	3,418		270,700
	Disposals	(118,866)	-		(118,866)
	Market Value				
	As at 30 September 2024	<u>454,443</u>	<u>3,418</u>		<u>457,861</u>
	Net book value				
	As at 30 September 2024	<u>454,443</u>	<u>3,418</u>		<u>457,861</u>
	As at 30 September 2023	<u>270,725</u>	<u>-</u>		<u>270,725</u>
10	Debtors			2024	2023
				£	£
	Prepayments			<u>388</u>	<u>-</u>
11	Cash at bank and in hand			2024	2023
		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		£	£	£	£
	Cash at bank	<u>52,391</u>	<u>2,291</u>	<u>54,682</u>	<u>18,369</u>
12	Creditors: amounts falling due within one year			2024	2023
				£	£
	Other creditors			<u>5,009</u>	<u>-</u>

13 Pension and other schemes

The Charity is required to offer its employees participation in the non-contributory defined benefit pension scheme of the Scottish Episcopal Church (SEC). The assets of the scheme are held separately from those of the Charity in a fund administered by the SEC. The Charity is unable to identify its share of the underlying assets and liabilities of the scheme on a consistent and reasonable basis and so accounts for its contributions as if the scheme was a defined contribution scheme, in accordance with FRS102.

The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £2,608 (2023 - £2,401). A full actuarial valuation of the scheme was carried out as at 31 December 2008 which estimated a deficit for the scheme of £8.8 million. As a result of this deficit, the contribution rate was increased from 25.3% to 34.9% with effect from 1 January 2010.

A further actuarial valuation of the scheme was carried out as at 31 December 2014 which estimated a surplus for the scheme of £1.3 million. As a result of this improvement, the contribution rate was reduced from 34.9% to 32.2% with effect from 1 January 2016.

A further actuarial valuation of the scheme was carried out as at 31 December 2020 as a consequence of which the contribution rate remained unchanged at 32.2%.

The latest actuarial valuation of the scheme was carried out as at 31 December 2023 as a consequence of which the contribution rate will reduce to 22% with effect from 1 January 2025.

14	Funds	Balance at 1 October 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 30 September 2024 £
	Unrestricted funds						
	General						
	Revenue Fund	27,560	39,675	(40,018)	66,645	-	93,862
	Restricted funds						
	Church Fabric & Mission Fund	261,534	282,038	(23,653)	(66,645)	36,622	489,896
	Total Funds	<u>289,094</u>	<u>321,713</u>	<u>(63,671)</u>	<u>-</u>	<u>36,622</u>	<u>583,758</u>

Funds	Balance at 1 October 2022 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 30 September 2023 £
Unrestricted funds						
General						
Revenue Fund	108,534	25,500	(106,474)	-	-	27,560
Restricted funds						
Church Fabric & Mission Fund	90,808	170,726	-	-	-	261,534
Total Funds	<u>199,342</u>	<u>196,226</u>	<u>(106,474)</u>	<u>-</u>	<u>-</u>	<u>289,094</u>

15 **Analysis of net assets between funds**

	Unrestricted funds General £	Restricted funds £	Total funds 2024 £
Tangible fixed assets	75,836		75,836
Fixed asset investments		457,861	457,861
Current assets	21,469	33,601	55,070
Current liabilities	(3,443)	(1,566)	(5,009)
Total net assets	<u>93,862</u>	<u>489,896</u>	<u>583,758</u>

	Unrestricted funds General £	Restricted funds £	Total funds 2024 £
Tangible fixed assets	-	-	0
Fixed asset investments	11,453	259,272	270,725
Current assets	16,107	2,262	18,369
Current liabilities	-	-	-
Total net assets	<u>27,560</u>	<u>261,534</u>	<u>289,094</u>

16 **RELATED PARTY TRANSACTIONS**

During the year, [REDACTED] received remuneration in her role as minister for St Mary's, Birnam.

Trustees have not received any other benefits from the charity during the year.

The 3 Churches Charity Shop, a Scottish registered charity, operates a charity shop in Dunkeld and makes regular contributions to the three churches in the Dunkeld area including St Mary's, Birnam. St Mary's received £13,000 from this charity during the year (2023 - £12,000).

INDEPENDENT EXAMINER'S REPORT

TO THE VESTRY OF ST MARY'S EPISCOPAL CHURCH, BIRNAM, DUNKELD

I report on the accounts of the charity for the year ended 30 September 2024 which are set out on pages 6 to 18.

Respective responsibilities of 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 Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended). The Church's 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 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 seeking explanations from the Vestry Members 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.

24 March 2025

Member of the Institute of Chartered Accountants of Scotland
Morris & Young
Chartered Accountants
6 Atholl Crescent
Perth PH1 5JN