



# **ST CATHARINE'S EPISCOPAL CHURCH**

**FINANCIAL REPORTS FOR THE YEAR ENDED 30th SEPTEMBER 2025**

**Scottish Charity Number: SCO03473**

**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

Charity Name: St Catharine's Episcopal Church

Charity Registration Number: SCO03473

Contact Address: George Street  
Blairgowrie  
Perthshire  
PH10 6EY

**Trustees**

Permanent Trustees

[REDACTED]

Additional Members of the Vestry

[REDACTED]

Landsdowne Trust (ex-officio)  
Safeguarding Officer

Constituent Members

[REDACTED]

Secretary  
Treasurer

[REDACTED]

Elected Dec 2020  
Elected Dec 2022

**Independent Examiner**

[REDACTED]

**Bankers**

Royal Bank of Scotland, Union Street, Couper Angus, PH13 9HW

Bank of Scotland, 51 High St, Blairgowrie, PH10 6DA

## **ST CATHARINE'S EPISCOPAL CHURCH**

### **Year Ended 30th September 2025**

#### Structure, Governance and Management

The charity's trustees present their annual report together with the financial statements for the year ended 30 September 2025. St Catharine's church is linked with St Anne's Couper Angus, St Ninian's Alyth and St Michael's and All Angels in Ballintuim under a joint liaison committee which allocates expenses of Rector's stipend, pension, car mileage, office and rectory in an agreed ratio between St Anne's, St Ninian's, St Catharine's and St Michael's.

#### Structure and Governance

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

1. St Catharine's Episcopal Church - Blairgowrie is a registered Scottish Charity (SC003473)
2. It is a member of the Diocese of St. Andrews, 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

#### Appointment of Vestry Members

Vestry members are elected or appointed by Annual Congregational 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. New members are issued with a copy of the constitution and guidance from the provincial website of the Scottish Episcopal Church and asked to sign a declaration of their eligibility to act as a charity trustee.

#### 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.

#### 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. The Vestry has insurance policies in place for Church Buildings, property and liabilities.

#### Charitable Objectives and Activities

The Scottish Episcopal Church is an open, discussing and engaging church in Scotland and is a member of the world-wide Anglican Communion. It is a diverse church which is widely respected for the quality of its ministry and worship and for the thoughtful dialogue which is characteristic of its life. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

We organise church services which include a monthly Family Praise service together with other activities such as bible studies, and other activities undertaken with other charges within the linkage and with other members of the ecumenical partnership East Perthshire action of Churches Together. The congregation has continued cautious growth.

**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

St Catharine's Centre aims to provide facilities for use by the community for social, recreational, educational and spiritual use and to work with the community in the development of such uses for the benefit of all.

The Centre is well used by the local community from Sewing groups to Yoga, and a popular venue for local groups holding their AGMs. We are also a Polling Station and home to Blairgowrie Chest, Heart & Stroke groups and Alcoholics Anonymous. We provide relaxed, comfortable space, free of charge for spiritual and Social groups working within our community.

Staff and Volunteers

We employ two members of staff, a Centre Coordinator and a Cleaner. We would not be able to operate as we do carrying out the activities that we do without the time freely given by a large number of volunteers

Achievements and Performance

We have continued to offer pastoral support to those in the community who contact us in times of need. Other activities such as meditation, discussion and bible study groups are taking place at various times over the year.

Financial Review

Our two main sources of income are from standing orders from the congregation and rental from our two flats. The Centre income has recovered from its post Covid shortfall with thanks to our centre coordinator for her hard work in that regard. Overall, we have managed to clear our costs. Due to the increase in the diocesan quota and an increase in the proportion of the Rector's stipend and expenses borne by this church in comparison to the other charges in the East Perthshire Group, it looks as if there will be a considerable shortfall necessitating some withdrawals from our savings.

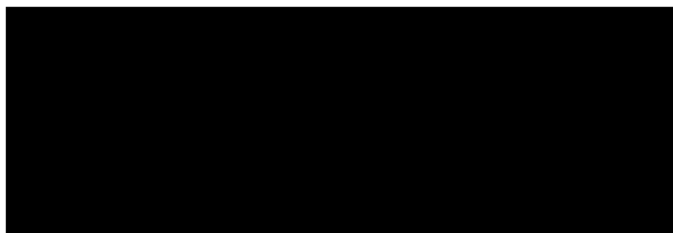
Reserves Policy

The Trustees have no policy on the holding of reserves. At the year end the Church held unrestricted cash funds of £32,909.22, with annual operating costs of £65,694.89

Statement of Trustees Responsibilities

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records, which on request must reflect the financial position of the church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) regulations 2006. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Chairman

**Date:** 12-Nov-25

**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

**Payments & Receipts Account**

	<b>Total 2025</b>	<b>Total 2024</b>
<b>Receipts</b>		
Donations		
Pledged Giving	£ 10,080.00	£ 9,458.27
Open Plate Collections	£ 5,202.55	£ 4,131.49
Other Donations	£ 1,404.38	£ 4,548.27
Third party collections	£ 282.00	£ -
Fundraising	£ -	£ 250.00
Gift Aid Tax Reclaim	£ 2,694.95	£ 2,712.61
<b>Total Donations</b>	<b>£ 19,663.88</b>	<b>£ 21,100.64</b>
<b>Bank Interest</b>	<b>£ 843.07</b>	<b>£ 1,216.71</b>
Food bank	£ 2,518.75	£ 3,975.00
Refund from Octopus		£ 561.12
Rents		
Centre Rents	£ 18,202.63	£ 16,925.50
Flat Rents	£ 10,759.00	£ 11,100.00
<b>Total Rents</b>	<b>£ 31,480.38</b>	<b>£ 32,561.62</b>
<b>Other Income</b>		
Savings to Cash Flow      Tfr		£ 7,000.00
Centre to Church          Tfr	£ 1,500.00	£ 4,000.00
Inter account transfer    Tfr	£ 14,900.00	£ 45,000.00
Blair Trust	£ 5,000.00	
Stipend Support	£ 700.00	
	<b>£ 22,100.00</b>	<b>£ 56,000.00</b>
<b>Total Receipts</b>	<b>£ 74,087.33</b>	<b>£ 110,878.97</b>
<b>Payments</b>		
Cost of generating funds		
Charitable activities / donations	£ 65,694.89	£ 60,778.50
Inter account transfer      Tfr	£ 14,900.00	£ 52,000.00
Centre to Church	£ 1,500.00	£ 4,000.00
Governance Cost	£ 135.00	£ 235.00
<b>Total payments</b>	<b>£ 82,229.89</b>	<b>£ 117,013.50</b>
<b>Excess of Receipts over Payments</b>	<b>-£ 8,142.56</b>	<b>-£ 6,134.53</b>

**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

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 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 accounts.

Independent Examiner's Statement

In the course of my examination of the statement of accounts for the year ended 30th September 2024, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect:

Accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006

The accounts do not accord with those records

The statement of accounts do not comply with any of the requirements of Regulation 8 of The Charities Accounts (Scotland) Regulations 2006

2. To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

CA Accounting Services  
Flat 7, 63B Mayfield Road  
Edinburgh, Perthshire, EH9 3AA

Date 15th November 2025

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**Year Ended 30th September 2025**

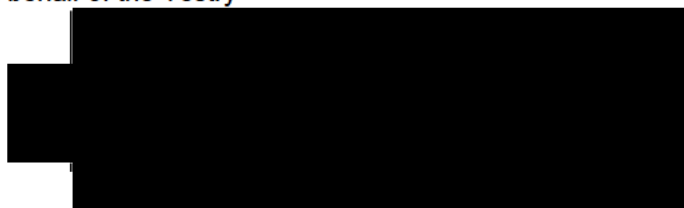
**Statement of Balances**

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	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Bank &amp; Cash Balances</b>		
Brought Forward	£41,051.78	£47,186.31
<b>Movement in year:</b>		
Excess of Receipts over Payments	£ (8,142.56)	£ (6,134.53)
	<u>£32,909.22</u>	<u>£41,051.78</u>
<b>Bank Balances</b>		
Church Current Account	£4,654.75	£3,055.06
Church Treasury Reserve account	£8,722.44	£13,503.90
Church Liquidity Notice account	£16,805.04	£21,080.51
Centre Current Account	£2,726.99	£3,412.31
Cash paid out of donations	<u>£32,909.22</u>	<u>£41,051.78</u>

The accounts were approved by the Vestry on:

For and on behalf of the Vestry



**Date:** 12th November 2025

**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

Notes to the Accounts

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

No trustee received any remuneration or reimbursement of expenses during the year.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2. Analysis of payments**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Costs of generating funds</b>		
Advertising	<u>-</u>	<u>£ -</u>
 <b>Charitable activities</b>		
Ministry Expenses (joint ABC see 1 below)	21,000.00	20,730.00
Quota	3,664.98	3,339.54
Organist Fees	3,380.00	2,750.00
Salaries (Centre)	13,618.80	12,682.26
Property Expenses Fabric (see 3 below)	4,316.19	4,140.69
Centre Contracts (see 4 below)	2,083.33	3,527.73
Insurance	3,029.47	2,890.10
Telephone and Broadband	724.57	831.54
Electricity	3,946.26	5,607.78
Gas (centre)	1,085.56	907.33
Admin Expenses (see 5 below)	898.74	814.07
Flat Expenses (see 6 below)	6,105.61	581.11
Equipment (see 7 below)	44.99	769.00
Sundries (see 8 below)	1,238.39	860.95
Funeral donation to Save The Children		
3rd Party collection (see 2 below)	558.00	346.40
	<u><b>65,694.89</b></u>	<u><b>£ 60,778.50</b></u>
 <b>Other payments</b>		
Governance Costs - Independent Examiner	135.00	235.00
	<u><b>135.00</b></u>	<u><b>235.00</b></u>

**1. Shared Ministry Expenses**

The costs of our Rector and rectory are shared between three congregations, with us paying 40% of the total costs.

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**Year Ended 30th September 2025**

**2. 3rd Party Collect**

Lent Appeal	100.00
British Red Cross	146.00
3rd Party Collect	282.00
Blair Bells	30.00
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	558.00
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**3. Property Expensis - Fabric**

Light Bulbs - Centre	13.98
Batteries for fire panel - Centre	35.78
Roof repair - Centre	350.00
Caltech Lifts - Ceentre	181.20
Saltair Lifts - repair - Centre	3,000.00
Floor small meeting room - Centre	525.00
Paint small mtg room - Centre	36.23
SKL Plumbing - Church	174.00
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	<b>4,316.19</b>
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**4. Centre Contract Expenses**

Window cleaning	200.00
Grahams Fire Contract	433.62
Hot Energy Services	132.00
Co-An Services	306.57
RC Electrical	444.00
Door System Scotland	217.14
Carpet cleaning	350.00
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	<b>2,083.33</b>
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**5. Admin**

Sundry stationary	76.41
Adverts	144.00
Bank service charge	20.84
Computer Virus protection	19.99
Accounting Services	637.50
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	<b>898.74</b>
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**6. Flat Expenses**

Insurance	336.61
Garden Waste Permit	45.00
Gas - renew heating system	5,724.00
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	<b>6,105.61</b>
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**7. Equipment**

Disability ramps	44.99
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	<b>44.99</b>
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**ST CATHARINE'S EPISCOPAL CHURCH**  
**Year Ended 30th September 2025**

**8. Sundries**

Cleaning materials - Centre	51.96
PYO blueberries	167.50
Pat Sneddon (in and Out)	1,000.00
FA Dumont	18.93
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	<b>1,238.39</b>
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