

**St Adamnan Scottish Episcopal Church**

**Kilmaveonaig**

**Scottish Charity No SC005481**

**Annual Report & Financial Statements**

**For the Year Ended 30 September 2025**

## Management Committee's Annual Report

### For the Year Ended 30<sup>th</sup> September 2025

The Management Committee have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 30 September 2025.

#### Reference & Administrative Information

##### Charity Name

St Adamnan Scottish Episcopal Church: Kilmaveonaig

##### Charity No

SC005481

##### Address

C/o Duncan Gordon, Lude House, Blair Atholl, Perthshire, PH18 5TS

##### Current members of the committee

Lavinia Gordon	Secretary	
Duncan Gordon	Treasurer	
Libby MacRae	Lay Representative	Resigned 18 <sup>th</sup> January 2026
Pam Godwin	Lay Representative	Appointed 18 <sup>th</sup> January 2026
John Martin	Alt. Lay Representative	Appointed 18 <sup>th</sup> January 2026

##### Rector of Highland Perthshire

Rev'd Liz Baker                      The Rector

#### Structure Governance & Management

##### Constitution

The Church has been a registered charity since 3<sup>rd</sup> September 1929 and was set up with the purpose of maintaining the building and the advancement of religion.

##### Appointments of Committee Members

Membership of the management committee is open to all members of the local community, although being part of the congregation is expected. Committee members are elected at the AGM which is normally held in December.

##### Management

The management committee are responsible for the day to day running of the church.

#### Activities & Achievements

Our family and congregation are mourning the sudden death of Andrew Gordon on January 20th 2025, head of the family to whom the church belongs and treasurer for many years. His funeral took place in the church with a marquee in the field and there was a congregation of more than 800 people. We also had a memorial event in his memory from which over £2,000 was given to the church. He is greatly missed but our son, Duncan has taken on the role of treasurer.

We have had regular weekly services as normal this year and two fundraising events.

We are fortunate in having a skilled joiner working for us, who has copied the original church gates, which were rotten, in oak from the estate.

## **Financial Review**

Our receipts have increased to £14,121 (2024: £12,662), this increase is mostly down to fund raising of £2,595 (2024: £894). Lower repair costs and a reimbursement of overpaid quota has helped reduce payments this year to £10,701 (2024: £15,634). This has resulted in the church making a surplus this year of £3,419 (2024: -£2,972).

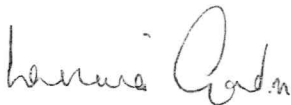
## **Reserves Policy**

The management committee's policy is to maintain reserves at a level that they believe will cover any unexpected eventuality. Any amounts over this level should be invested to achieve a return to help supplement the church's income.

## **Plans for Future Periods**

Our next plan is to choose a new Rector since Liz Baker is retiring in April. We also aim to keep services going during the interregnum, with members of our own congregation helping with services as well as organising visiting priests. The Diocese will help us with these endeavours.

Approved by the Committee on 18<sup>th</sup> January 2026 and signed on their behalf by:



Lavinia Gordon  
Secretary

## **Independent Examiner's Report**

**For the Year Ended 30th September 2025**

### **Respective responsibilities of the Committee Members and Examiner**

The Church Committee members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations (as amended). The Church Committee members consider that the audit requirement of Regulation 10(1)(d) of the 2006 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 Statement**

My examination is carried out in accordance with Regulation 11 of the 2006 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 committee 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 connection with 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 Regulations, and
  - to prepare accounts which accord with the accounting record and comply with Regulation 9 of the 2006 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.



Colin Scrimgeour FCCA  
Golden Grove  
Blair Atholl  
12 January 2026

**St Adamnan Scottish Episcopal Church: Kilmaveonaig**

**Statement of Receipts and Payments**

**For the Year Ended 30th September 2025**

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<b>Receipts</b>					
Donations & Gift Aid	4	7,628.48	-	<b>7,628.48</b>	8,142.72
Fund Raising	5	2,595.00	-	<b>2,595.00</b>	894.20
Income from Investments	6	3,898.15	-	<b>3,898.15</b>	3,625.70
		<hr/> 14,121.63	<hr/> -	<hr/> <b>14,121.63</b>	<hr/> 12,662.62
<b>Payments</b>					
Repairs & Maintenance	7	462.31	-	<b>462.31</b>	2,750.00
Cost of Charitable Activities	8	9,439.42	-	<b>9,439.42</b>	12,884.62
Donations	9	800.00	-	<b>800.00</b>	-
		<hr/> 10,701.73	<hr/> -	<hr/> <b>10,701.73</b>	<hr/> 15,634.62
<b>Total Payments</b>					
		<hr/> 3,419.90	<hr/> -	<hr/> <b>3,419.90</b>	<hr/> (2,972.00)
<b>Surplus/(Deficit) for the year</b>					
Transfers between funds		-	-	-	-
		<hr/> 3,419.90	<hr/> -	<hr/> <b>3,419.90</b>	<hr/> (2,972.00)
<b>Surplus/(Deficit) for the year</b>					

**St Adamnan Scottish Episcopal Church: Kilmaveonaig**

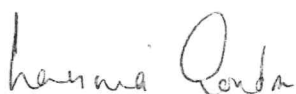
**Statement of Balances**

**For the Year Ended 30th September 2025**

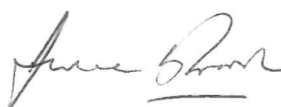
	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<b>Funds Reconciliation</b>				
Cash at Bank & In Hand - 30/09/23	5,868.83	-	<b>5,868.83</b>	8,840.83
Surplus/(Deficit) for year	3,419.90	-	<b>3,419.90</b>	(2,972.00)
<b>Cash at Bank &amp; In Hand - 30/09/24</b>	<b>9,288.73</b>	<b>-</b>	<b>9,288.73</b>	<b>5,868.83</b>
<b>Bank &amp; Cash Balances</b>				
Treasurer's Account	7,055.15	-	<b>7,055.15</b>	3,635.25
Fabric Account	2,233.58	-	<b>2,233.58</b>	2,233.58
	<b>9,288.73</b>	<b>-</b>	<b>9,288.73</b>	<b>5,868.83</b>
<b>Investment</b>				
Charities Bond (M&G Investments) - 30/09/24	63,658.96	-	<b>63,658.96</b>	59,582.54
Unrealised Gain/(Loss) on Investment	4,338.69	-	<b>4,338.69</b>	4,076.42
<b>Charities Bond (M&amp;G Investments) - 30/09/25</b>	<b>67,997.65</b>	<b>-</b>	<b>67,997.65</b>	<b>63,658.96</b>

All Funds are unrestricted

Approved by the Committee on 18th January 2026 and signed on their behalf by:



Lavinia Gordon  
Secretary



Duncan Gordon  
Treasurer

## St Adamnan Scottish Episcopal Church: Kilmaveonaig

### Notes to the Accounts

#### For the Year Ended 30th September 2025

##### **1 Basis of Accounting**

These accounts have been prepared on the receipts and payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

##### **2 Nature and Purpose of funds**

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Restricted funds may only be used for specific purpose. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

All funds are unrestricted.

##### **3 Related Party Transaction**

There were no related party transactions during the year.

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<b>4 Donations &amp; Gift Aid</b>				
Gift Aid Envelopes	762.70	-	<b>762.70</b>	100.00
Collection	479.00	-	<b>479.00</b>	4,449.72
Donations	6,386.78	-	<b>6,386.78</b>	3,593.00
	<b>7,628.48</b>	-	<b>7,628.48</b>	8,142.72
<b>5 Fund Raising</b>				
BBQ & Tombola at Games	-	-	-	354.20
Booklets	95.00	-	<b>95.00</b>	40.00
Lude Fly in	2,500.00	-	<b>2,500.00</b>	-
Sale of Piano	-	-	-	500.00
	<b>2,595.00</b>	-	<b>2,595.00</b>	894.20
<b>6 Income from Investments</b>				
Dividends Received	3,898.15	-	<b>3,898.15</b>	3,625.70
	<b>3,898.15</b>	-	<b>3,898.15</b>	3,625.70
<b>7 Repairs and Maintenance</b>				
Electrical Repairs	462.31	-	<b>462.31</b>	-
Roof Repairs	-	-	-	2,750.00
	<b>462.31</b>	-	<b>462.31</b>	2,750.00
<b>8 Cost of Charitable Activities</b>				
Heat & Light	462.63	-	<b>462.63</b>	480.81
Diocese of St Andrews	527.90	-	<b>527.90</b>	3,444.00
St Andrews, Strathtay	7,296.00	-	<b>7,296.00</b>	8,001.01
Insurance	983.70	-	<b>983.70</b>	958.80
New Books	150.00	-	<b>150.00</b>	-
Bank Charges	19.19	-	<b>19.19</b>	-
	<b>9,439.42</b>	-	<b>9,439.42</b>	12,884.62

**9 Donations**

Teenage Cancer Trust  
Corbenic Camphill Community  
Parkinson's UK

Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
500.00	-	500.00	-
150.00	-	150.00	-
150.00	-	150.00	-
800.00	-	800.00	-