

St Peters Episcopal Church: Galashiels

Scotland · Charity number SC006210

Details

Status Active

Legal form Unincorporated association

Part of General Synod Of The Scottish Episcopal Church (SC015962)

Registered 1921-05-06

Register [View on the OSCR register](#)

Contact

Address 31 Ellwyn Terrace
Galashiels
Scottish Borders
TD1 2BA

Website stpetersgala.co.uk

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty','the advancement of education','the advancement of religion','the advancement of citizenship or community development','the advancement of human rights, conflict resolution or reconciliation'

What the charity does: We are a small, friendly congregation whose objective is to advance the mission of the Christian Church (which is the building of the Kingdom of Heaven) through worship, service and fellowship. We aim to do this through supporting existing church members through worship and prayer and encouraging all members (new and existing) through community work such as the local Food Bank and other voluntary organisations. We open our church and hall to other groups and engage in outreach work. This annual report and accounts present a summary of our financial activities during the year and gives an overview of the general activities, which have taken place in the life of our church in the past year.

Beneficiaries: 'Children or young people','Older People','People with disabilities or health problems','People with a particular ethnic or racial origin','Other charities or voluntary bodies'

Objectives: 1. The prevention and relief of poverty 2. The advancement of education 3. The advancement of religion 4. The advancement of civic responsibility or community development 5. The promotion of human rights, conflict resolution and reconciliation

Geography

- **Main operating location:** Scottish Borders
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£134,437	£162,124	-	1
2024-09-30	£82,533	£79,864	-	1
2023-09-30	£41,300	£28,626	-	0
2022-09-30	£113,301	£107,837	-	0
2021-09-30	£74,150	£76,063	-	1

St Peters Episcopal Church: Galashiels

Scotland - Charity number SC006210

Accounts



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Da01y	Month	Year		Day	Month	Year
	01	10	2024		30	09	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds ⁰	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	36 174				36 174	27 387
Legacies	-			-	-	-
Grants	15 325	34 501			49 826	18 240
Receipts from fundraising activities	523				523	593
Gross trading receipts	-				-	
Income from investments other than land and buildings	4 580				4 580	4 152
Rents from land & buildings	7 285	14 214			21 499	6 855
Gross receipts from other charitable activities	21 835			-	21 835	25 306
					-	
A1 Sub total	85 722	48 715	-	-	134 437	82 533
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	85 722	48 715	-	-	134 437	82 533
A3 Payments						
Expenses for fundraising activities	79				79	276
Gross trading payments	-				-	-
Investment management costs	-	84			84	846
Payments relating directly to charitable activities	76 657	66 970			143 627	74 108
Grants and donations	4 246				4 246	4 634
Governance costs:					-	-
Audit / independent examination	500				500	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	81 482	67 054	-	-	148 536	79 864
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments		13 588			13 588	-
A4 Sub total	-	13 588	-	-	13 588	-
Total payments	81 482	80 642	-	-	162 124	79 864
Net receipts / (payments)	4 240	(31 927)	-	-	(27 687)	2 669
A5 Transfers to / (from) funds	(33 485)	33 485			-	
Surplus / (deficit) for year	(29 245)	1 558	-	-	(27 687)	2 669

St Peter's Episcopal Church Galashiels

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Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	66 589				66 589	63 713
	Surplus / (deficit) shown on receipts and payments account	(29 245)	1 558			(27 687)	2 669
	Cheques outstanding from last year	(206)				(206)	-
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	37 138	1 558	-	-	38 696	66 382

Details	Fund to which asset belongs	Number of Units	Cost	Market valuation to nearest £	Last year to nearest £
B2 Investments	Unrestricted	2 087	32 074	66 854	51 621
	Rectory Fund	2 005	53 508	64 214	60 499
	Total			131 068	112 120

Details	Fund to which asset belongs	Cost (if available) to nearest £	Insurance Value to nearest £	Last year to nearest £
B3 Other assets	Built in 1853 at cost of	1 290	2 485 746	2 418 041
	Na	n/a	273 306	265 862
	Rectory Fund	303 663	394 811	357 482
	Total	304 953	3 153 863	3 041 385

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
	John Maltman	John Maltman	16.02.26
	John Marsden	John Marsden	16.02.26

* Please note - OSCR will accept digital or typed signatures

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

stated on analysis of funds worksheet

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Annual Quota to Scottish Episcopal Church	Diocese of Edinburgh	1 per year	3 506
Person in Need		1	100
Youth activities	Boys Brigade	1	300
Religious books	St Peter's School	1	40
Care of Children & Families in need	Aberlour	1	300
Total			4 246

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

Authority under which paid

C3b Trustee remuneration - details

Stipend pension and benefits to our priest-in-charge who is an ex-officio member of the Vestry and therefore a trustee.	46 031

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

C4b Trustee expenses - details

	Number of trustees	£
Travel and other expenses for priest-in-charge as above.	1	1 800

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
	None		

C6 Other information

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Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Total current period to nearest £	Total last period to nearest £
Plate	1 125	658
Standing orders	28 858	22 466
Donations	420	922
Weddings/Funerals	572	-
Gift Aid recovered	5 199	3 341
	-	-
Total	36 174	27 387

- -

2 Grants

	Total current period to nearest £	Total last period to nearest £
From Diocese for Stipend Support	15 325	15 240
Grants for Net-zero Heating project	27 088	-
VAT reclaim	7 413	-
	-	-
Total	49 826	15 240

- reference

3 Gross receipts from other charitable activities

	Total current period to nearest £	Total last period to nearest £
Braw Lads Breakfast	523	593
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	523	593

reference error

reference error

4 Payments relating directly to charitable activities

	Total current period to nearest £	Total last period to nearest £
Stipend	36 917	30 809
Pension	8 316	10 176
Payroll costs	504	484
Council Tax	2 658	2 857
Insurance	2 361	2 034
Priest-in-charge expenses	1 800	1 408
Gas & Electric	7 839	7 374
Subscriptions, wifi etc	439	69
Visiting Clergy	117	296
Altar expenses	451	452
Organ maintenance	1 890	-
Office Expenses	455	279
Advertising	150	528
Building Maintenance	8 410	5 525
Office holders expenses	13	-
Caretaker	3 304	3 084
Church Building Projects	66 970	5 908
Miscellaneous	1 033	1 715
	-	-
	-	-
	-	-
Total	143 627	72 998

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St Peter's Episcopal Church Galashiels

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Specific Projects Fund	Rectory Fund				
Receipts						
Donations					-	-
Legacies					-	-
Grants	34 501				34 501	3 000
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings		14 214			14 214	-
Gross receipts from other charitable activities					-	-
Sub total	34 501	14 214	-	-	48 715	3 000
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	34 501	14 214	-	-	48 715	3 000
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs		84			84	846
Payments relating directly to charitable activities	66 970				66 970	5 908
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
Sub total	66 970	84	-	-	67 054	6 754
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments		13 588			13 588	-
Sub total	-	13 588	-	-	13 588	-
Total payments	66 970	13 672	-	-	80 642	6 754
Net receipts / (payments)	(32 469)	542	-	-	(31 927)	(3 754)
Transfers to / (from) funds	33 485				33 485	-
Surplus / (deficit) for year	1 016	542	-	-	1 558	(3 754)

Specific Projects Fund relates to one-off major projects for which grant funding has been sought at least in part, for example replacement of church heating from Net-zero grant.

Rectory Fund ring-fences money generated from sale and purchase of rectory for future investment for a more suitable property when the need arises.

Accounts

St. Peter's Scottish Episcopal Church, Galashiels

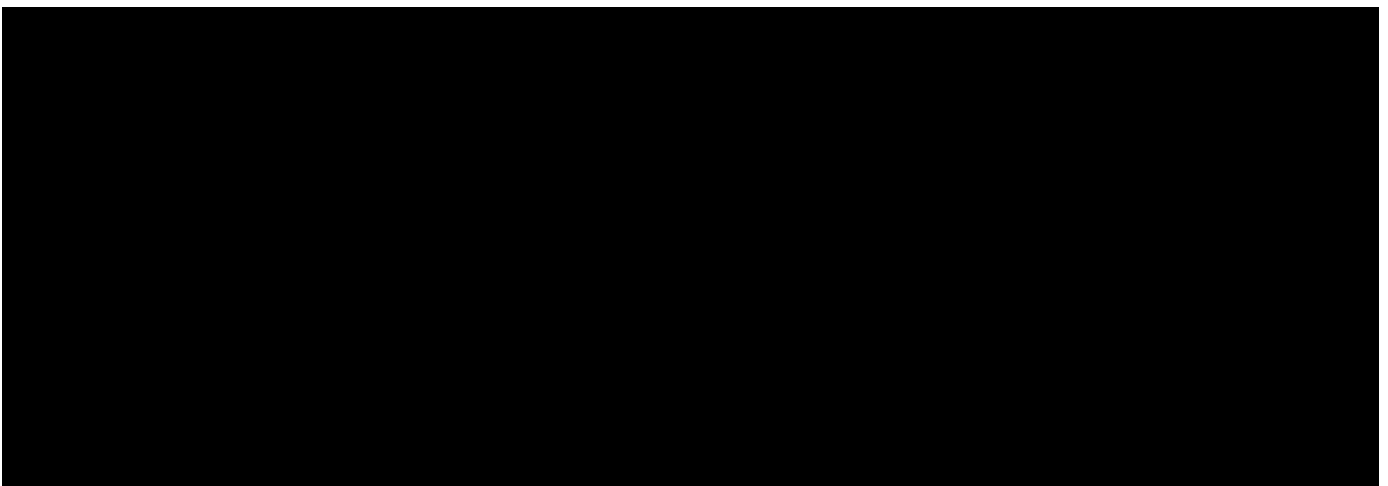
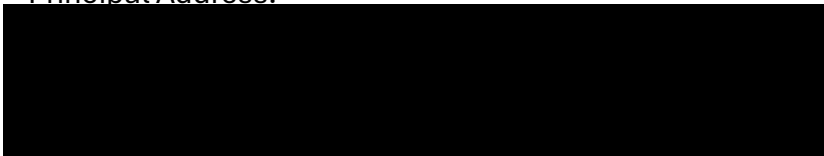


**Trustees' Annual Report and Financial Statements
For the year ending 30th September 2024**

**1. Trustee's Annual Report and Financial Statements
For the year ending 30th September 2024**

- 1. Charity name: St. Peter's Episcopal Church, Galashiels**
- 2. Registered charity number: SC006210**
 - 1. Administrative Information:-**

Principal Address:



3. Rector/Priest in Charge:-

4. Bankers:-

Royal Bank of Scotland, Bank Street, Galashiels

5. Solicitors:-

None appointed

6. Independent Examiner:-

2. Annual Report of the Trustees (Vestry Members)

a. Introduction

The Trustees are pleased to present their annual report for St. Peter's for the year ended 30th September 2024.

We are a small, friendly congregation whose objective is to advance the mission of the Christian Church (which is the building of the Kingdom of Heaven) through worship, service and fellowship.

We aim to do this through supporting existing church members through worship and prayer and encouraging all members (new and existing) through community work such as, uniformed youth organisations, the local Food Bank and other voluntary organisations. We open our church and hall to other groups and engage in outreach work.

This annual report and accounts presents a summary of our financial activities during the year and gives an overview of the general activities, which have taken place in the life of our church in the past year.

b. Activities and Achievements

We welcomed the  Curate-in-Charge in October 2023 (shared with St John's Selkirk) and this has allowed St Peter's ministry to develop after several years without our own priest. We have been very encouraged that our congregation has grown this year.

Practically this has meant improvements to our communications through new signage and social media presence (grant received from St Hilda's Fund, Scottish Episcopal Church) as well as new radiomicrophones to improve sound quality on a Sunday. A new buildings team has been created. The church hall has been redecorated and we have been pleased to see an increase in the number of groups using our church and church hall over his year, including a music school and NHS antenatal classes. We have also been able to review our buildings with input from one of the Eco-reps for the Scottish Episcopal Church.

There have been increased interactions with the local community through  becoming chaplain to the local primary school, Air Training Corps and Gala Fairydean

Rovers Football Club. The annual Braw Lads Breakfast organised by the Vestry was a great success as usual. It is a very positive connection with the people of Galashiels. Finally, a [REDACTED] completed her Curacy and became our Priest in Charge [REDACTED] gave her and her husband permission to move into their own home nearby. This has enabled us to rent St Peter's house and the net income will be ring fenced so that when the right time comes St Peter's will hopefully be in a stronger financial situation to upgrade the Rectory.

Messy church has been operating all year. It continues to be an important connection to the community and particularly younger generations. We're pleased to see new families joining and new volunteers helping to run the activities. We are happy to have Messy Church families joining the main congregation on special occasions eg Easter, summer end of school term and Christmas.

We continue to be associated with the Galashiels 3rd Boys Brigade company which was originally formed by St Peter's in 1908.

Services were held for Harvest, Christmas and Easter in Abbotsford Court and a new connection has been made with services in the Galashiels Care Home.

St Peter's is the main base for the Galashiels and Area Foodbank for storing, sorting and distributing food. In addition to providing premises some of our members volunteer with the foodbank.

4. Structure, Governance and Management

St. Peter's is an unincorporated association, governed by a constitution dated 1852 and last amended May 2016. As a member congregation of the Diocese of Edinburgh in the Scottish Episcopal Church, it is also governed by Canon Law of the Scottish Episcopal Church.

The management team of the Church is known as the Vestry. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the church. Details of the Vestry members are given on page 2 of this report.

The Vestry comprises the Rector/Priest-in-Charge, the Lay Representative, six ordinary Vestry members and a Secretary and a Treasurer, who may be ordinary vestry members or co-opted. At its Annual General Meeting the congregation elects from among the constituent members Vestry members to fill vacancies as they arise. Ordinary Vestry members serve a single term of four years and are not eligible to stand again until a further year has passed. The Lay Representative to the diocesan synod is appointed annually by the congregation. A minimum of three ordinary members are required to be present for the Vestry to be quorate.

For some of our Vestry meetings we have continued to meet virtually using video conferencing when this has made it possible to increase attendance. The Vestry Secretary regularly updates all members of the Vestry on relevant changes in legislation and best practice relating to charities.

1. Vestry Responsibilities

The Vestry is responsible for managing and safeguarding the assets of the church and work with the Priest in Charge in matters affecting the spiritual welfare of the congregation. The Vestry are also responsible for keeping proper accounting records and ensuring that the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts

(Scotland) Regulations 2006. The Vestry regularly considers the risks faced by St. Peter's and ensures that appropriate risk management procedures are in place to mitigate those risks.

The Vestry has taken on board the decision of the provincial synod of the Scottish Episcopal Church to set a target of having a "Net Zero" carbon footprint by 2030. We are engaging with the provincial and diocesan level initiatives and trying to steer a practical course between being overwhelmed by it all and neglecting our responsibility for this important stewardship of our planet. An energy efficient, newly built rectory, solar panels on the church roof and LED lighting throughout the church give us a head start. Finding practical solutions to heating systems is well under way.

Safeguarding has been a regular item on the Vestry's agenda and a report features on the agenda of our Annual General Meeting. No untoward incidents were reported.

2. Relationship with Diocese, Province and neighbouring Episcopal churches

St. Peter's is supported by the Diocese and the Province through the pastoral oversight of the Bishop, central support functions provided at Diocesan level and grants from central funds. The church is represented at Diocesan level by the Priest-in-charge and the Lay Representative. As a member of the Scottish Episcopal Church, St. Peter's has an obligation to contribute to the costs of the Diocese and the Province through payment of an annual 'quota'. This amount is based on the relative level of income of the church in comparison with that of other churches in the Diocese and Province. In 2022 we agreed to proceed to recruit a shared priest between ourselves and St John's Selkirk with financial support from the Diocese. A memorandum of agreement documents the working arrangements between the three parties in this collaboration.

5. Financial Review

1. Income

The main source of St Peter's funding comes from the generosity of its congregation. At present we are also supported by the Edinburgh Diocese of the Scottish Episcopal Church as part of a new initiative, and received £10k this year (23/24) to support our new priest. Our congregational giving, including what is recovered from the Inland Revenue, amounted to about £26,000 last year. Together with income from investments and premises users our budget for regular income amounts to almost £29,000. On the other hand our budget for running costs, utilities, maintenance and our quota to the diocese, but excluding the costs of a regular priest, is about £36,000. We are extremely pleased that since the appointment of our priest both the regular church attendance and pledged giving has increased substantially and we look forward to continued growth in both these areas in the coming year as we expect our yearly diocesan grant to reduce.

2. Reserves

St. Peter's reserves fall into the category of unrestricted funds and can be spent on any relevant activity. The income from the investments can be used for general activities. The vestry has adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a significant drop in income, the church would be able to maintain its current level of activities for a reasonable period until replacement funding obtained.

3. Investments

Monies which are not needed to fund day-to-day expenditure are invested in the Scottish Episcopal Church Unit Trust Pool (UTP). The investment policy of the UTP, which accords with that of the vestry, is to earn a return on the assets over the long term, sufficient at least to maintain the real value of the distribution to unit holders. The UTP has developed an ethical investment policy. No investments will be made in companies who derive more than 15% of the revenue from tobacco, gambling or armaments. Recently fossil fuel extractors were added to the list of exclusions. The majority of the UTP is invested in UK equities.

4. Property

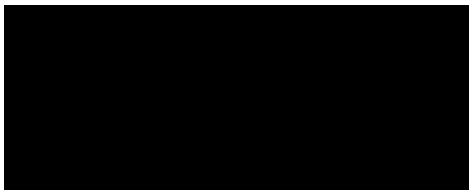
A number of day to day repairs have been completed on the church, including the replacement of a much more efficient gas boiler which heats the hall and provides hot water throughout the building. As mentioned previously the heating system within the church building is coming to the end of its life and research is well underway to replace it with an ecofriendly system.

5. Conclusion

The church continues to be financially viable with sufficient reserves.

Under the leadership of our new priest we look forward to working together to share God's love and the good news of Jesus with the people of Galashiels and to growing our worshipping community.

On behalf of the Vestry



Vestry Secretary

Independent Examiner's Report to the Vestry of St. Peters Episcopal Church

I report on the accounts of the charity for the period ended 30th September 2024 which are set out on pages 8 and 9.

Respective responsibilities of trustees and examiner

The charity's trustees 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 2006.

The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to *examine* the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - * to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - * to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations, have not been met,
- or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 11/12/2024

Receipts and Payments Account for the Year Ended 30th September 2023

Receipts	2023	2024
	£	£
Rectory costs, contribution from the other two charges	933	
Printing costs from other charges	0	
Stipend support grant from the Diocese	774	15,240
Contribution from Church Army	1,613	0
Plate	760	658
Envelopes	0	0
Donations	855	922
Standing Orders	14,491	22,466
Inland Revenue (Gift Aid)	4,103	3,341
Fundraising	438	593
Magazine	75	0
Donations – hall & church	1,455	3,705
Foodbank	4,200	3,150

Miscellaneous income	3396	1,664
Bank interest received	561	952
Legacy	0	0
Special Collections	405	763
Investment income	3,530	3,200
Insurance Claim/Property repair grant	750	0
Grants	0	3,000
Total	41,300	59,654
Expenditure		
Stipend / Tax & NI	0	20,492
Priest in charge expenses	0	1408
Church Army Expenses	226	0
Payroll costs	0	242
Rectory maintenance	1,140	806
Church Projects	0	5908
Visiting Clergy	1,350	296
Altar expenses	188	452
Organist/organ maintenance	0	0
Quota	3,590	3471
Office holder expenses – Auditor fees	0	0
Subscriptions	208	69
Electricity	4,426	2291
Gas	2,213	5083
Gas maintenance contract	1,308	1386
Telephone/broadband (Rectory)	0	0
Photocopy/magazine/office expenses	0	279
Church/grounds maintenance	4,744	6053
Insurances	2,077	2034
Unit Trust Shares	0	0
Church caretaker	3,084	3084
Miscellaneous expenditure	2,888	1229
Outreach fund	0	400
Rectory Council Tax	774	1240
Special collections (Lent Appeal)	410	763
Total	28,626	56,985
Surplus/(Deficit) this year (transferred to general funds)	12,674	2,669

Note on the reconciliation of the accounts

Cheques issued in 2023/24 but not presented in this period - £206

Statement of Balances as at 30th September 2023

	2023	2024
Cash at Bank	£	£
Opening Balances	51,040	63,714
Surplus (deficit) for year	12,674	2,669

Closing balances:	63,714	66,383
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Investments

Market value at beginning of year	92,337	97,365
Gain (loss) in year	5,028	14,835
Market value at end of year	97,365	112,200

Totals:	161,079	178,583
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Schedule of Investments

SEC Unit Trust Pool (UTP) 2023	2024
£	£
3678 units	3678 units
Total at cost	71,994

Balance Sheet as at 30th September

	2023	2024
	£	£
Vestry Account	63,714	66,383
Investments (at cost)	71,994	71,994

3. Miscellaneous Items

1. Assets retained for Charity's own use

Rectory

Historic cost not known

Insurance value £371,070

Church buildings

The church and the hall are not shown in the statement of balances. The Vestry believes that it is not possible to place a market value on them.

Church building – for insurance purposes £2,336,271

Pipe Organ – for insurance purposes £256,872

2. Notes to the Accounts

1. Accounting policies

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the church during the financial year, along with a statement of balances. No adjustments have been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end.

2. Donations

Unrestricted donations £1,580
Congregational giving £22,466
Gift Aid recovered £3,341
For use of church and hall £3,705
Weddings and Funerals included in donations nil

3. Legacies during the year : nil

4. Grants Received during the year : for communications £3,000

5. Breakdown of Receipts from fund raising events

Unrestricted fund raising receipts:

Braw Lads Breakfast £593

6. Receipts from investments other than land & buildings

Bank interest £952

Income from SEC units £3,200

7. Sale & purchase of fixed assets nil

8. Payments relating to charitable activities

Special collections £763

9. Payments relating to fund raising activities None

10. Grants and Donations Made None

11. Remuneration & expenses paid to Vestry members None

Copies of the following documents are available on application to the Vestry Secretary:

1. St.Peters Constitution (2016)
2. St. Peters Church Profile (December 2022)
3. A brief history of St.Peter's Episcopal Church, Galashiels (illustrated)