

SC008963

**St. Margaret's Episcopal Church, Queen Street, Tayport DD6 9JZ**  
**Scottish Charity No. SC 008963**  
**Annual Report 1.10.2024-30.9.2025**

St Margaret of Scotland, Tayport, is a congregation within the Diocese of St Andrews, Dunkeld and Dunblane of the Scottish Episcopal Church. A Sunday Eucharist is held on Sundays at 9.30 am and an ecumenical midweek service takes place on Wednesday mornings at 10.30 am. Everyone in the community is welcome to attend all services. St Margaret's is governed by an annually elected Vestry under the chairmanship of the Rector or Priest-in-Charge (an *ex officio* member of the Vestry). Our Priest-in-Charge (appointed in March 2020) was Rev. Kathy Barrable, who retired in the course of the year. In the absence of a Rector or Priest-in-Charge, Vestry meetings and the AGM are chaired by an Acting Chair, elected by the Vestry. Our Acting Chair is currently our Treasurer, Mike Baxter.

This year's AGM took place on 7<sup>th</sup> December 2024 at 10.00 am.

The following office-bearers were elected:

Secretary: Dr Christine R. Barker

Treasurer: Mr Michael I.M. Baxter

The remaining Vestry members were elected as follows:

Lay Rep: Mrs Margaret A. Gray

Alternate Lay Rep: VACANT

There are three other Vestry members, all of whom serve for a period of three years from the date of their election.

Our Protection of Vulnerable Groups Coordinator (appointed by the Diocesan Bishop) is Mrs Margaret A. Gray.

Mr David Tough was elected as independent examiner.

The church's Dickson Hall is used by a wide variety of community groups catering for all ages. Regular weekly bookings include Highland Dancers, Line Dancers, a Yoga class, three Art classes, a music group and a mental health group, as well as occasional social events. As part of our Protection of Vulnerable Groups (PVG) Policy we ensure that hirers of the hall are aware of their obligations. The low cost use of this well-equipped modern hall is much appreciated by the community.

Throughout the year St Margaret's has continued to develop its charitable and social function within the community of Tayport and beyond. Ecumenical co-operation with the other Tayport Churches continues through "Churches Acting Together in Tayport" (CATT), resulting in a number of joint enterprises, including a very successful Christian Aid week initiative which raised £1,052.76. In addition to this, St Margaret's also donated £374.52 to other charitable causes. We continue to collect goods on a weekly basis for the Tay Bridgehead Food Bank, as well as monetary donations.

Signed: Vestry Secretary

*Christine R. Barker*

Treasurer:

Chair:

*M Baxter*



## **Independent Examiner's report to the Trustees of St Margaret's Episcopal Church, Tayport**

I report on the accounts of the charity for the year ended 30<sup>th</sup> September 2025 which are set out overleaf.

### **Respective responsibilities of trustee 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 review of the accounting records kept by the charity and 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 view given by the accounts.

### **Independent examiner's statement**

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

- 1) Which give 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



David Tough CA(ret)

7 Station Road, Woodside, Blairgowrie, PH13 9NF

Date :

St Margaret's Episcopal Church. Tayport

Scottish Charity No. SC008963

Accounts for the year end 30<sup>th</sup> September 2025

Receipts and Payments Accounts

30 Sept 24

£	Receipts	£
2316.27	Collections	2,125.95
768.00	Covenants	1,568.00
378.45	Donations	30.00
66.30	Functions	93.30
5476.45	Hall Lettings	6,595.00
1055.24	Interest	1,071.97
1101.53	Clergy Shared costs	54.12
1135.92	Sundry Income	0.00
<b>12,298.16</b>		<b>11,538.34</b>
	Payments	
7.5	Altar	122.19
3551.75	Clergy	1,517.32
89.00	Cleaning	1,167.27
3729.27	Power	2,551.05
997.26	Quota	836.15
766.27	Donations	374.71
766.27	Insurance	781.52
608.08	Maintenance	1,205.50
0	Sundry	0.00
<b>9,934.13</b>		<b>8,552.71</b>
37,071.95	Opening Balance	39,435.02
2,364.02	Surplus (deficit) for the year	2,985.63
<b>39,435.98</b>	<b>Closing Balances</b>	<b>42,421.61</b>
	Statement of Balances	
0.00	Cash	0.00
7,022.67	Main bank account	8,936.33
32,413.31	Deposit account	33,485.28
<b>39,435.98</b>		<b>42,421.61</b>
	Notes	
	1:Net spend on Clergy £1,463.20	
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Signed

Secretary

*Christine R. Barker*

Treasurer

*M Baxter*