

**ST ANDREW'S EPISCOPAL CHURCH
TAIN**

Scottish Charity No SC009500

Annual Report and Financial Statements

For the year ended 30th September 2025

Trustees' Annual Report

For the Year Ended 30th September 2025

Reference & Administrative Information

Charity Name

St Andrew's Episcopal Church, Tain

Charity No.

SC009500

Address

C/o Tarlogie House, Tain, Ross-shire IV19 1QA

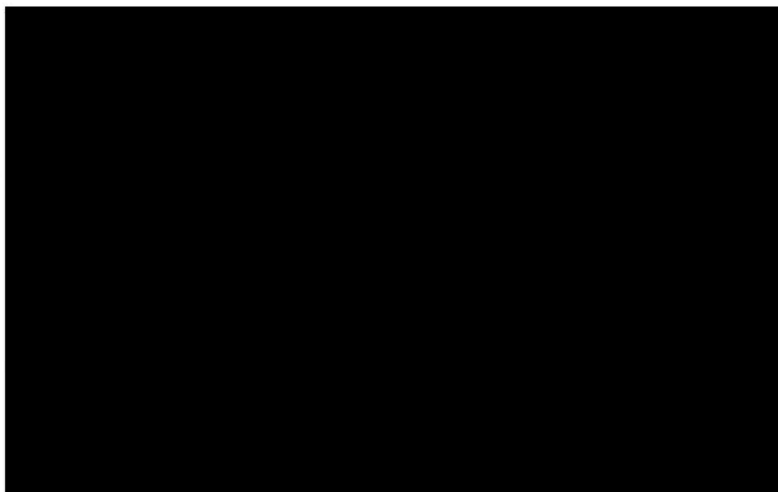
Current Trustees

Incumbent:-

The Rev Gerald Livingstone

Chairman

Members of the Vestry



Structure Governance & Management

Constitution

The Charity is an unincorporated organisation. The organisation was granted charitable status 30th January 1937.

1. St Andrew's Episcopal Church is a member of the Diocese of Moray, Ross and Caithness in full communion with the Anglican Church
2. The Superior authority is the Bishop within the Diocese
3. The affairs of the Vestry are governed by the canon law of the Scottish Episcopal Church. The Vestry members are Charity Trustees of the Church

Vestry Responsibilities

The responsibilities of the Vestry are to produce annual accounts and records and manage its day to day running and assist the Priest in Charge in carrying out his duties. The Vestry has met on 3 occasions for general business during the year

Objectives

Charitable Purposes

The advancement of religion

Activities

ST. ANDREW'S SCOTTISH EPISCOPAL CHURCH PRIEST-IN-CHARGE REPORT 2025

Being very much the 'new boy' - and not yet even formally installed 'Priest-in-Charge', it is difficult for me to look back on the recent life of the St. Andrew's congregation.

However, were I to attempt to do so, it would be impossible not to mention the outstanding work that has been undertaken in the renovation of the Rectory- and before it, the magnificently restored (and basically replaced!) Belfry which crowns our beautiful church.


Those who have worked on these projects deserve our sincere thanks - not forgetting of course, all who have supported the work financially and in other ways. St. Andrew's owes them all a deep debt of gratitude. These renovations, particularly the work on the Rectory will undoubtedly have had quite an impact on the finances of the charge.

Looking to the future, the organ needs some attention and TLC. It is a significant instrument and it is hoped that with some attention and remedial work, it may continue to embellish our church and our liturgies for many years to come. There is also a small area of woodworm, which needs attended to as a matter of urgency. On a happier note, new lighting is being put into the church, replacing the strip lights. This will undoubtedly brighten things up for everyone!

When I came to St. Andrew's at the beginning of July, I found a congregation that was warm in its welcome and for this I am extremely grateful. More importantly perhaps, I found a people who are committed and faith-full not only to the church, but to the Lord.

There are many who support the life of St. Andrew's in so many ways, and to all of you, I say "thank you - and keep up the good work"! It is my hope that as we look to the future as a congregation, we can do so with renewed confidence and hope, striving to walk the journey of faith together, living out Gospel values and seeking new ways of sharing the Good News of Jesus Christ with the local community of Tain and Easter Ross. This, after all, is our *raison d'être*!

And if I may conclude these remarks on a personal note, I am very much looking forward to my 'putting in' on November 22nd and to serving the congregation of St. Andrew's for as long as the Lord wills me to do so. It is a privilege and a joy to have been called to this service.


09/10/2025

Financial Review/ Reserves Policy

The Receipts and Payments account show an unrestricted deficit of £10,036 (2024 £3,648) An amount of £41,294 has been transferred to cover the deficit on refurbishment of the Rectory (£170,435) and a further £22,701 was spent on roof repairs. This means that our unrestricted reserves carried forward amount to £16,071 (2024 £67,401).

The refurbishment of the Rectory has been partly financed by the sale of SEC units, which was only possible with the unanimous approval of the vestry. The only fund we continue to hold is from the Estate of Miss Montgomerie.

Payments continue to be made to the Diocese of Moray, Ross and Caithness in the form of Quota, which together with the Stipend Contribution amounted to more than £19,000.

The unrestricted reserves are subject to a 3% annual charge by the Diocese towards our annual Quota. If our reserves are exhausted the potential income to both Church and Diocese will be lost with severe consequences to both. The Vestry are quite clear on our policy of reserves, in order to ensure the future of St Andrew's and the Diocese of Moray, Ross and Caithness.

Unrestricted reserves stand at £ £16,071 (2024 -£67,401) and restricted reserves at £5,983 (2024- £25,017).

Conclusion

The vestry would like to record its thanks to all those who have so generously supported St Andrew's throughout the year

Approved by the Trustees on 9th October 2025 and signed on their behalf by



Independent Examiner's Report

For the Year Ended 30 September 2025

Independent Examiner's Report to the Trustees of St Andrew's Episcopal Church, Tain

I report on the financial statements of the charity for the year ended 30 September 2025, which are set out on the following.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees 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 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 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 records 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.

29th October 2025

VGS
LAIRG COMMUNITY CENTRE
MAIN STREET
LAIRG
IV27 4DB

Receipts and Payments

St Andrew's Episcopal Church
Year to 30 September 2025

	Unrestricted	Restricted	Total	2024 Total
Income				
Pledged	10,305		10,305	9,495
Plate	1,668		1,668	1,717
Sunday not GA	275		275	283
Donations	1,737	7,582	9,319	37,777
Legacy		2,000	2,000	0
Special Collection	240		240	139
Gift aid reclaim	<u>3,041</u>	<u>541</u>	<u>3,581</u>	<u>19,113</u>
Total Giving	<u>17,265</u>	<u>10,122</u>	<u>27,388</u>	<u>68,523</u>
 Grants (Note 5)	0	8,387	8,387	75,158
Rent	700		700	4,390
Bank interest	748		748	2,432
Sale of investments (Note 4)		119,117	119,117	0
Investment income (Note 3)	5,356		5,356	5,965
Miscellaneous	<u>40</u>		<u>40</u>	<u>30</u>
	<u>6,844</u>	<u>127,504</u>	<u>134,348</u>	<u>87,975</u>
 Total Income	<u>24,109</u>	<u>137,626</u>	<u>161,735</u>	<u>156,498</u>
 Expenditure				
Cost of Charitable Activities				
Stipend and quota	19,220		19,220	21,848
Altar and clergy expenses	2,335		2,335	831
Insurance	1,875		1,875	1,826
Property repairs (Note 6)	822	26,719	27,541	173,688
Heat and light	2,994		2,994	1,795
Grants/donations	240		240	139
Rectory costs (Note 7)	6,134	170,435	176,569	3,941
Office/miscellaneous	<u>526</u>	<u>800</u>	<u>1,326</u>	<u>261</u>
	<u>34,145</u>	<u>197,954</u>	<u>232,099</u>	<u>204,329</u>
 Deficit/Surplus for the year	<u>-10,036</u>	<u>-60,328</u>	<u>-70,364</u>	<u>-47,831</u>

St Andrew's Episcopal Church
Statement of Balances at 30th September 2025

	Unrestricted	Restricted	Total	2024
Opening balances	67,401	25,017	92,418	140,249
Deficit/Surplus for the year	-10,036	-60,328	-70,364	-47,831
Transfer between funds	-41,294	41,294		
Closing balances 30/09/25	<u>16,071</u>	<u>5,983</u>	<u>22,054</u>	<u>92,418</u>

Bank Balances	2025	2024
RBS Current A/c	61	571
BOS Current A/c	3,264	3,366
BOS Deposit A/c	18,729	36,529
32 Day Call A/c	0	51,953
	<u>22,054</u>	<u>92,419</u>

Restricted Cash Funds

Lighting & Building	5,983	10,000
Belfry and roof repairs/rectory		14,344
St Andrew's Fellowship		673
	<u>5,983</u>	<u>25,017</u>

**Investment Units
at Valuation**

Restricted

Montgomerie Fund	101,307	182,027
Murray of Geanies	0	13,422
	<u>101,307</u>	<u>195,449</u>

Unrestricted

General Fund	0	13,697
Total Investments	<u>101,307</u>	<u>209,146</u>

Approved by the Trustees on 9th October 2025 and signed on their behalf by



Treasurer

St Andrew's Episcopal Church

Notes to the Accounts for the Year to 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 can only be used for the purposes for which they were donated

3. Investment Income

Investment income is made up of dividends from the SEC Units from the Estate of Miss Montgomerie, Mains of Geanie and the General Fund.

4. Sale of Investments

	Units sold	Proceeds	Book value
Montgomerie Fund	2,926	90,000	35,306
Carried forward	3,041		36,694
Murray of Geanies	440	14,429	400
St Andrews General Fund	449	14,688	539
Total Sales Value	<u>3,815</u>	<u>119,117</u>	<u>36,245</u>

St Andrew's Episcopal Church

Notes to the Accounts for the Year to 30th September 2025

5 Grants Received for Belfry repair		2024
Scottish Episcopal Church		30,000
National Churches Trust		15,160
Listed Places of Worship VAT	8,387	<u>29,998</u>
	<u>8,387</u>	<u>75,158</u>

6 Property Repairs

Unrestricted repairs represent the amounts paid for the general maintenance of the church and the hall.

Restricted repairs include £22,701 for repairs to the roof which was covered by remaining funds from the belfry, a final pledge amount, Gift Aid and recovery of VAT. There was also £4,018 spent on the renewal of the lighting.

(2024 £172,758 -cost of rebuilding the Belfry)

7 Rectory costs

The Rectory has been unoccupied for the year. Costs of £6,134 relate to insurance, garden maintenance, Council Tax etc. The costs of £170,435 are the refurbishment costs to bring the building to a lettable standard