

ST FINNBARR'S EPISCOPAL CHURCH
DORNOCH

Scottish Charity No SC009639

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 Finnbarr's Episcopal Church, Dornoch

Charity No.

SC009639

Address

C/o Mrs C Barnes
Bruachard
Davochfin
Dornoch
IV25 3RW

Current Trustees

Incumbent:-

The Rev Canon Simon Scott Chairman

Members of the Vestry

Caroline Barnes	Vestry Secretary/PVG co-ordinator
Caroline Cousins	Retired 01.12.2024
Anna Currall	
Peter Wardhaugh	Retired 01.12.2024
Joanna Barnes	
Alan Latham-Sumner	
Patrick Marriott	
Elizabeth Doyle	
Henrietta Marriott	Appointed 01.12.2024

Ex Officio members

Nicola Vestey	Treasurer
---------------	-----------

Structure Governance & Management

Constitution

The Charity is established by constitutions and is an unincorporated organisation. The new revised Constitution recommended by the Scottish Episcopal Church was formally adopted during the year.

1. St Finnbarr'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 & Activities

Charitable Purposes

The advancement of religion through worship, prayer, education service and charitable works.

St Finnbarr's Episcopal Church, report for 2024/25

Achievements & Performance

St Finnbarr's Episcopal Church plays an important role in the local community and beyond, providing Christian witness and service, mainly through giving to local organisations and groups enabled by fund-raising in its charities shop and collections for the Food bank.

The church is served by a priest in charge who is supported by a number of retired clergy, lay eucharistic Ministers and lay vestry members. Regular worship continues and the Eucharist is celebrated every Sunday and on other special occasions.

We continue to celebrate a Season of Creation in September with special services and study groups and to hold study groups during Advent and Lent. We are involved in as much ecumenical activity as possible, including the World Day of Prayer, Week of Prayer for Christian Unity, a Walk of Witness on Good Friday and our annual Christingle and Carol Service. St Finnbarr's took a lead role in Dornoch VJ day celebrations and at Remembrance Day services.

We have been able to continue regular pastoral support over the telephone and through visiting people's homes. We continue to have a regular monthly newsletter,

which is circulated both on paper and via e-mail and a lively and active website which has initiated contact with new people. Sermons continue to be published each week on the website and distributed by email to members of the congregations. Events are also shared using local Social Media pages.

During the year St Finnbarr's had two funerals.

Church members and friends continue to operate St Finnbarr's Charity Shop which is a core part of our Christian mission to the local community, as well as being an

essential resource for providing funds for the upkeep and ongoing work of the church itself. Funds raised in the charity shop are also distributed to other local group and organisations. Higher value donated items are sold using online marketplaces or through trade contacts.

Following activities and special collections, financial contributions were made to Hippokrat (a Ukrainian charity) and Tain Foodbank. The Buttons and Bows junior accordion and fiddle group gave a concert in aid of church funds.

Conclusion

The number of members in the congregation attending Sunday services has increased and remains stable. There continues to be a strong Episcopalian presence in the community in a variety of ways, both through obvious links like the shop and also through the presence of members of the congregation and clergy volunteering in other clubs and organisations.

The members of the Vestry would like to thank all those, both members of the congregation and others, who contribute in so many ways to the ministry of St Finnbarr's.



St Finnbarr's SEC
October 2025

Financial Review/ Reserves Policy

The Receipts and Payments account show an unrestricted deficit of £ 6,683 for the Church (2024 £7,063). The Charity shop had another very successful year donating £29,000 (2024 £24,000) to local charities and transferring a similar amount to the church. The vestry have agreed that these funds should be used to help finance a forthcoming building project and are therefore restricting the use of this money. Unrestricted funds amount to £134,903.

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 reserves of the vestry are held either as Bank deposits or in SEC units.

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 Finnbarr's and the Diocese of Moray, Ross and Caithness.

Unrestricted reserves stand at £134,903 (2024 -£152,167) and restricted reserves at £25,900 (2023- £16,312).

Conclusion

The vestry would like to record its thanks to all those who have so generously supported St Finnbarr's throughout the year with a stable congregation and two excellent organist supporters.

Approved by the Trustees on *4th November* 2025 and signed on their behalf by



Caroline Barnes

Secretary

St Finnbarr's Episcopal Church, Dornoch

Receipts & Payments Accounts year ended 30th September 2025

Independent Examiner's Report

Independent Examiner's Report to the Trustees of St Finnbarr's Episcopal Church Dornoch
I report on the financial statements of the charity for the year ended 30 September 2025
which are set out on the following pages.

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

Christine Ross

Signed:

Date: 5 November 2025

Name: CHRISTINE ROSS

Address VGS,
LAIRG COMMUNITY CENTRE
MAIN STREET
LAIRG
IV27 4DB

St Finnbarr's Scottish Episcopal Church
Year Ended 30th September 2025

	Church		Charity Shop		Total	2,024
	Unrestricted	Restricted	Unrestricted	Restricted		
INCOME						
Pledged	10,157				10,157	11,139
Sunday Gift Aid	3,658				3,658	2,755
Sunday not gift aid	330				330	270
Donation	654	850			1,504	260
Grant	0	5,900		0	5,900	500
Special Collection	726				726	432
Gift Aid reclaim	<u>4,880</u>		<u>1,478</u>		<u>6,358</u>	<u>3,262</u>
Total Giving	<u>20,405</u>	<u>6,750</u>	<u>1,478</u>	<u>0</u>	<u>28,633</u>	<u>18,617</u>
Other Income						
Bank interest	1,808		878		2,686	2,644
Investment Income	253				253	223
Miscellaneous	40				40	0
Legacy		8,000			<u>8,000</u>	<u>0</u>
	<u>2,101</u>	<u>8,000</u>	<u>878</u>		<u>10,979</u>	<u>2,867</u>
FUNDRAISING						
Charity shop takings			<u>50,245</u>		<u>50,245</u>	<u>63,274</u>
Total Income	<u>22,506</u>	<u>14,750</u>	<u>52,600</u>	<u>0</u>	<u>89,857</u>	<u>84,758</u>
EXPENDITURE						
Stipend	12,596				12,596	13,904
Clergy Expenses	1,482				1,482	307
Quota	6,809				6,809	7,233
Altar	360				360	307
Insurance	1,357				1,357	1,327
Repairs	1,164	31,343			32,507	1,781
Rent and rates			2,583		2,583	2,503
Heat & Light	3,538		1,785		5,323	3,577
Grants/Donations	891	894	29,000		30,785	27,125
Office costs	89		121		210	180
Professional fees	85	1,696			1,781	2,520
Bank charges			23		23	0
Misc	<u>817</u>		<u>669</u>	<u>229</u>	<u>1,715</u>	<u>1,219</u>
Total Expenditure	<u>29,189</u>	<u>33,933</u>	<u>34,182</u>	<u>229</u>	<u>97,532</u>	<u>61,983</u>
Surplus/Deficit	-6,683	-19,183	18,419	-229	-7,676	22,775
Transfer to Church	<u>0</u>	<u>29,000</u>	<u>-29,000</u>			
Decrease/increase in fur	-6,683	9,817	-10,581	-229	-7,676	22,775

St Finnbar's Scottish Episcopal Church
Year Ended 30th September 2025

Statement of Balances

	Church		Charity Shop		Total	2024
	Unrestricted	Restricted	Unrestricted	Restricted		
Funds Reconciliation						
Balance brought forward	87,575	15,987	64,592	325	168,479	145,704
Surplus/deficit for year	<u>-6,683</u>	<u>9,817</u>	<u>-10,581</u>	<u>-229</u>	<u>-7,676</u>	<u>22,775</u>
Balance carried forward	<u>80,892</u>	<u>25,804</u>	<u>54,011</u>	<u>96</u>	<u>160,803</u>	<u>168,479</u>

Bank Balances	Church	Shop	Total	2024
Bank of Scotland current a/c	2,600	2,162	4,761	55,067
Bank of Scotland deposit a/c	30,361	25,444	55,805	
32 day Call account	<u>73,736</u>	<u>26,501</u>	<u>100,237</u>	<u>90,637</u>
	<u>106,697</u>	<u>54,107</u>	<u>160,803</u>	<u>145,704</u>

Other Assets				
256 SEC Investment Units market value			<u>8,528</u>	<u>7,809</u>

Approved by the Trustees on 4th November 2025

Nicola Verhey

Treasurer

St Finnbarr's Episcopal Church
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.

3. Investment Income

Investment income is made up of the dividends from the SEC units

4. Restricted Funds

At 30th September the Restricted Funds comprised :

Balance of winter clothing fund £880, building fund £24,926 and grant to charity shop £96.

St Finnbarr's Episcopal Church

Notes to the Accounts for the year ended 30th September 2025 (continued)

Donations

The charity shop donated the following amounts to local Charities during the year:

		2024
Alzheimer's Scotland	£1,000	£1,000
Caithness and Sutherland Women's Aid	£1,500	£1,500
The Bradbury Centre	£1,000	£1,000
Dornoch Acadmey School Fund	£1,000	£1,000
Connecting Communities	£1,000	£1,000
Dornoch Beach Wheelchairs	£1,000	£1,000
Friends of Oversteps Care Home	£1,000	£1,000
HistoryLinks	£1,000	£1,000
Friends of Lawson Memorial Hospital	£1,000	£1,000
Maggies Highland	£1,000	£1,000
Meadows Patients Comfort Fund	£1,000	£1,000
Mikeysline	£500	£1,000
Sutherland Care Forum	£1,000	£1,000
ESRA	£1,000	£1,000
Multiple Sclerosis		£1,000
DADCA	£1,000	£1,000
CCAST foodbank	£1,500	£1,000
SSAFA	£1,000	£1,000
Dornoch Firth Group		£2,000
Dornoch Community Electric Car	£500	£1,000
Sight Action		£500
Enable Works	£1,000	£1,000
Dornoch Bowling Club	£500	£500
Friends of Sutherland Veterans	£500	
CAB Golspie	£2,000	
Highland Wildlife Rescue	£1,500	
Fyrish Gym Club	£1,000	
Blood Bikes	£1,500	
Scotland's Charity Air Ambulance	£1,000	
Kats Second Editions	£1,000	
Munlochy Animal Aid	£500	
Dornoch Indoor Senior Bowling Club	£500	
Dornoch Area CIC		£500
	<u>£29,000</u>	<u>£24,000</u>