

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

**Annual Report and Financial Statements
for the year ended 30 September 2025**

Scottish Charity No. SC010443

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PATERSON BOYD & CO
CHARTERED CERTIFIED ACCOUNTANTS

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy
Year ended 30th September 2025

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St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

**Report of the Vestry (Trustees' Annual Report)
Year ended 30th September 2025**

The Vestry is pleased to present the annual report and financial statements for St Peter's Episcopal Church, Kirkcaldy for the year ended 30th September 2025. St Peter's is a small friendly congregation whose objective is to advance the mission of the Christian Church through worship, service and fellowship. In 2023, St Peter's amalgamated their registered charity with that of St Mary & St Leonard, Kinghorn where there is no longer a building.

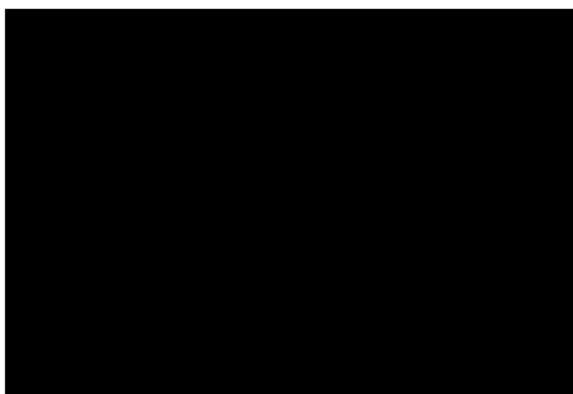
This Annual Report and Financial Statements present a summary of our financial activities during the year and an overview of the general activities which have taken place in the life of the Church in the past year.

Reference and Administrative Information

Scottish Charity Registration Number SC010443

Principal Office: St Peter's Church
Townsend Place
Kirkcaldy
KY1 1HB

Members of the Vestry (Trustees):



Ministry Team:

Independent Examiner:



Paterson Boyd & Co
Chartered Certified Accountants
18 North Street
Glenrothes
Fife
KY7 5NA

Bankers:

Royal Bank of Scotland
23/25 Rosslyn Street
Kirkcaldy
KY1 3HW

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

Report of the Vestry (Trustees' Annual Report) Year ended 30th September 2025

Structure, Governance and Management

St Peter's is an unincorporated association, governed by constitution. As a member congregation of the Diocese of St Andrews, Dunkeld and Dunblane in the Scottish Episcopal Church, it is governed by the 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 1.

Recruitment and Appointment of Trustees

Apart from the Rector, ordinary Vestry members are elected by the congregation in annual meeting. Vestry members usually serve for a term of 5 years. The Rector is appointed by the Vestry and the Bishop of the Diocese.

Objectives and Activities

The objectives of the Vestry are:

- To advance the mission of the Christian Church through worship, service and fellowship.
- To grow and develop our members' spirituality.
- To attract new Church members.
- To continue practicing a "Welcoming Congregation".

Achievements and Performance

Three services per week are maintained, with additional services at Christmas, Easter and major festivals. The Church has three regular hall lets, with a number of additional casual lets, and some of the car park is let to regular and one off lets. A number of neighbouring premises have asked to use the car park on occasion and this has been agreed.

The Church continues to benefit from the support of members of the congregation in many tangible ways and is grateful to all concerned. No marriages, five funerals, no baptisms and no confirmations have taken place throughout the year.

Revd Canon Christine Fraser is the full time Rector at St Peter's.

Risk Management

The member of the Vestry consider the following to be the main risks facing the charity:

1. The age profile of the members remains high at the older end of the scale. In the future this could affect our income streams.
2. The size and age of the premises mean that there is a risk that a large repair may be required.
3. The increased regulatory framework in a range of areas from child protection and data protection to health and safety and employment places a big responsibility on volunteers.
4. One of the results of the third risk is that it is vital that we find volunteers with the skills and competence to carry out these tasks.

The members of the Vestry are taking the following steps to mitigate these risks:

1. The average age of the congregation, in line with other churches, is increasing every year so we are encouraging more members to become more active.
2. As noted below in the reserves policy, the members of the Vestry have ensured that adequate reserves are in place to enable the Church to cope with the expenses of unexpected repairs.
3. The Trustees ensure that they keep up to date with all current regulations as regards child protection, health & safety and employment law and adopt any recommended changes to procedures required.

**Report of the Vestry (Trustees' Annual Report)
Year ended 30th September 2025**

Financial Review

Results

The Church relies heavily on congregational giving for most of the day-to-day funding. Revenue from hall lets has increased from £3,245 to £3,965 while car parking has remained static. Unrestricted funds at the year end total £476,308 (2024: £466,157) and restricted funds are £15,905 (2024: £14,911) totalling to £492,213. Overall reserves have increased by £11,145 over the year.

Reserves Policy

St Peter's reserves fall in to the category of unrestricted and restricted funds. Unrestricted funds can be spent on any relevant activities, restricted funds can only be spent on a defined activity. 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 or significant increase in unexpected expenditure, the Church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained.

Investment Policy

Monies which are not needed for day-to-day expenditure are/will be invested in a number of areas. The Church has an ongoing investment in the Scottish Episcopal Church Unit Trust Pool administered by Baillie Gifford. The investment policy of the UTP is to earn a return on the assets over a long term sufficient to maintain the real value of the distribution to unit holders. The UTP has developed an ethical investment policy under the auspices of The Scottish Episcopal Church, and are invested in UK equities. The investments which will be managed by Cairn Independent, will follow the Scottish Episcopal Church Investment Policy, although not necessarily invested in the UTP pool.

Relationship with Diocese and Province

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, if required, from central funds. The Church is represented at Diocesan level by the Rector and 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 with that of other Churches in the Diocese and Province.

Statement of Responsibilities of Members of Vestry

The Vestry is responsible for managing and safeguarding the assets of the Church and assisting the Rector in matters affecting the spiritual welfare of the congregation. They 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(as amended). The Vestry regularly considers the risks faced by St Peter's and ensures that appropriate risk management procedures are put in place to mitigate this.

The Charity Trustees are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Charity Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, of the Charity for the period. In preparing the financial statements the Trustees are required to:

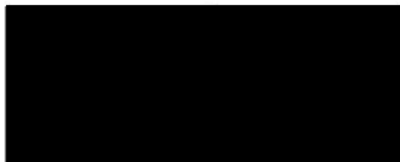
- Select suitable accounting policies and then apply them consistently;
- Observe the method and principles in the applicable Charities Statement of Recommended Practice;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operational existence.

Report of the Vestry (Trustees' Annual Report)
Year ended 30th September 2025

Statement of Responsibilities of Members of Vestry *(continued)*

The members of the Vestry are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from the legislation in other jurisdictions.

Approved by the members of the Vestry and signed on their behalf:



Date: 23 December 2025

**Independent Examiner's Report to the Members of the Vestry of St Peter's Episcopal Church with St Mary's and St Leonard's
Year ended 30th September 2025**

I report on the accounts of the charity for the year ended 30 September 2025, which are set out on pages 6 to 13.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) 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 (as amended). 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.

Basis of 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Date: 23 December 2025

Paterson Boyd & Co
Chartered Certified Accountants
18 North Street
GLENROTHES
Fife
KY7 5NA

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkealdy

Statement of Financial Activities for the
Year ended 30th September 2025

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	Notes			£	£
Incoming resources					
Incoming resources from generated funds					
Donations & Legacies	4	38,410	-	38,410	35,692
Receipts from fundraising activities	5	1,936	-	1,936	2,100
Investment income	6	10,592	259	10,851	2,828
Other income		-	10,000	10,000	10,000
Total incoming resources		<u>50,938</u>	<u>10,259</u>	<u>61,197</u>	<u>50,620</u>
Resources expended					
Investment management costs	7	2,356	-	2,356	-
Charitable activities	8	61,680	10,000	71,680	97,051
Total resources expended		<u>64,036</u>	<u>10,000</u>	<u>74,036</u>	<u>97,051</u>
Net income / (expenditure)		<u>(13,098)</u>	<u>259</u>	<u>(12,839)</u>	<u>(46,431)</u>
Unrealised gain/(loss) on revaluation	15	23,249	735	23,984	8,339
Net movement on funds		<u>10,151</u>	<u>994</u>	<u>11,145</u>	<u>(38,092)</u>
Fund balances at 1 October 2024		466,157	14,911	481,068	519,160
Fund balances at 30 September 2025		<u><u>476,308</u></u>	<u><u>15,905</u></u>	<u><u>492,213</u></u>	<u><u>481,068</u></u>

The statement of financial activities includes all gain and losses recognised in the year.
All income and expenditure derives from continuing activities.

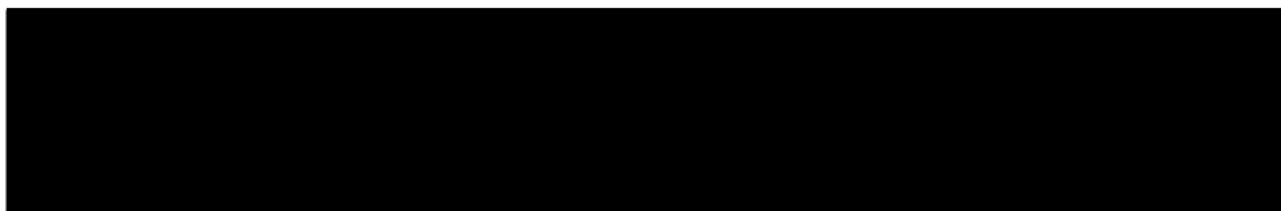
The notes on pages 8 to 13 form part of these financial statements.

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

Statement of Financial Position as at 30 September 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments	15	392,653	365,100
CURRENT ASSETS			
Cash at bank		106,135	117,468
		<u>106,135</u>	<u>117,468</u>
CREDITORS			
Amounts falling due within one year	16	6,575	1,500
Net Current Assets		<u>99,560</u>	<u>115,968</u>
NET ASSETS		<u>492,213</u>	<u>481,068</u>
Funds of the Charity			
Unrestricted Funds		476,308	466,157
Restricted Funds		15,905	14,911
TOTAL CHARITY FUNDS	17	<u>492,213</u>	<u>481,068</u>

The financial statements were approved by the Vestry and authorised for issue on 23 December 2025 and are signed on behalf of the Vestry by:



The notes on pages 8 to 13 form part of these financial statements.

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

Notes to the Financial Statements for the Year ended 30 September 2025

1 General information

The Charity is a public benefit entity, registered as a Charity in Scotland. The address of the principal office is Townsend Place, Kirkcaldy, KY1 1HB.

2 Statement of Compliance

These financial statements have been prepared in compliance with FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)(Charities SORP(FRS102)) and the Charities and Trustee Investments (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3 Accounting policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Investment income relates to interest on bank deposits, unrealised gains and losses on investments, and investment dividends. Investments and Endowments are shown at market value and unrealised gains and losses are included in the Statement of Financial Activities.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Investment

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

The Charity is exempt from tax on income and gains falling within section 505(1) of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. The Charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the members of the Vestry.

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed.

Notes to the Financial Statements for the
Year ended 30 September 2025

3 Accounting policies (cont'd)

Going concern

There are no material uncertainties about the Charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgments, estimates, and assumptions that affect the amounts reported. These estimate and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

4 Donations & Legacies

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Congregational Giving	22,357	22,357	21,001	21,001
Gift Aid	4,597	4,597	5,642	5,642
For use of hall	3,965	3,965	3,245	3,245
For use of car park	233	233	204	204
For funerals and baptisms	450	450	900	900
Fabric fund	51	51	25	25
Other donations	6,257	6,257	4,675	4,675
Legacy	500	500	-	-
	<u>38,410</u>	<u>38,410</u>	<u>35,692</u>	<u>35,692</u>

5 Receipts from fundraising Activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Raffles	89	89	99	99
Coffee Mornings	814	814	591	591
Social Events	498	498	395	395
Magazine income	375	375	525	525
Exercise Classes	160	160	490	490
	<u>1,936</u>	<u>1,936</u>	<u>2,100</u>	<u>2,100</u>

6 Investment Income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Bank Interest	4,667	259	4,926	2,828
Income from listed investments	5,925	-	5,925	-
	<u>10,592</u>	<u>259</u>	<u>10,851</u>	<u>2,828</u>

7 Investment mgmt costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Other investment management costs	2,356	-	2,356	-
	<u>2,356</u>	<u>-</u>	<u>2,356</u>	<u>-</u>

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

Notes to the Financial Statements for the
Year ended 30 September 2025

8 Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
Charitable activities	59,582	59,582	60,618	60,618
Grants awarded	-	-	-	-
Support costs	12,098	12,098	36,433	36,433
	<u>71,680</u>	<u>71,680</u>	<u>97,051</u>	<u>97,051</u>

9 Expenditure on charitable activities by activity type

	Activities undertaken directly	Support Costs	Total 2025	Total 2024
Clergy and ministry costs	52,360	10,523	62,883	89,119
Worship costs	249	-	249	121
Quota	6,973	-	6,973	6,311
Governance costs	-	1,575	1,575	1,500
	<u>59,582</u>	<u>12,098</u>	<u>71,680</u>	<u>97,051</u>

Resources expended on charitable activities include direct costs, grants awarded and support costs. Support costs, which relate primarily to costs associated with running the church buildings, are attributable to more than one category. These costs have been apportioned to the specific categories based in proportion with the direct costs.

10 Analysis of support costs

	Unrestricted funds	Total 2025	Total 2024
Repairs & Maintenance	2,883	2,883	18,674
Publications	482	482	259
Professional Services	-	-	4,457
Office Expenses	2,116	2,116	3,268
Insurance	1,375	1,375	1,337
Diocesan	135	135	432
Heat & Light	3,476	3,476	6,506
Other Costs	56	56	-
Governance costs	1,575	1,575	1,500
	<u>12,098</u>	<u>12,098</u>	<u>36,433</u>

11 Independent examination fees

	2025 £	2024 £
Fees payable for the Independent Examination of the financial statements	1,575	1,500
	<u>1,575</u>	<u>1,500</u>

12 Quota

Quota is paid by St Peter's to the Diocese of St Andrews to support the work of the Diocese and of the Scottish Episcopal Church as a whole.

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

**Notes to the Financial Statements for the
Year ended 30 September 2025**

13 Staff Costs and Numbers

There are no employees in the church and the above stipendiary members of the clergy are not technically employees but office holders.

14 Trustee remuneration, benefits and expenses

Except for the Rector, no member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the church. The Rector is ex officio a member of the Vestry and a trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church.

15 Other Investments

	Investments	Total
	£	£
Cost or Valuation		
At 1 October 2024	365,100	365,100
Additions	5,925	5,925
Disposals	(2,356)	(2,356)
Fair value movements	23,984	23,984
At 30 September 2025	<u>392,653</u>	<u>392,653</u>
Impairment		
At 1 Oct 2024 and 30 Sep 2025	<u>-</u>	<u>-</u>
Carrying Amount		
At 30 Sep 2025	<u>392,653</u>	<u>392,653</u>
At 30 Sep 2024	<u>365,100</u>	<u>365,100</u>

Part of St Peter's investments are held by the Scottish Episcopal Church Unit Trust Pool. The Unit Trust Pool was established by the Investment Committee of the General Synod to bring together the disparate investments of the various funds of the General Synod, the Dioceses and the individual congregations of the Church to enable these to be managed professionally. The Unit Trust Pool is therefore purely an investment vehicle of the Scottish Episcopal Church. The majority of the investments in the Unit Trust Pool relate to UK investments. The remaining investments are held and managed by Charlotte Square Investment Managers. All investments shown above are held at market value at the year-end date.

16 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals	1,575	1,500
	<u>1,575</u>	<u>1,500</u>

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

Notes to the Financial Statements for the
Year ended 30 September 2025

17 Analysis of Charitable Funds

	At 01 October 2024	Incoming resources	Resources expended	Unrealised gains and losses	Transfer between funds	At 30 September 2025
	£	£	£	£	£	£
Unrestricted funds						
General fund	464,312	50,938	(64,036)	23,249	-	474,463
Fabric fund	1,845	-	-	-	-	1,845
	<u>466,157</u>	<u>50,938</u>	<u>(64,036)</u>	<u>23,249</u>	<u>-</u>	<u>476,308</u>
Restricted funds						
Endowment fund	6,480	-	-	-	-	6,480
Stipend fund	1,468	10,259	(10,000)	735	-	2,462
Galloway Bequest fund	6,963	-	-	-	-	6,963
	<u>14,911</u>	<u>10,259</u>	<u>(10,000)</u>	<u>735</u>	<u>-</u>	<u>15,905</u>
Total funds	<u>481,068</u>	<u>61,197</u>	<u>(74,036)</u>	<u>23,984</u>	<u>-</u>	<u>492,213</u>

	At 01 October 2023	Incoming resources	Resources expended	Unrealised gains and losses	Transfer between funds	At 30 September 2024
	£	£	£	£	£	£
Unrestricted funds						
General fund	503,689	40,392	(87,051)	7,282	-	464,312
Fabric fund	1,845	-	-	-	-	1,845
	<u>505,534</u>	<u>40,392</u>	<u>(87,051)</u>	<u>7,282</u>	<u>-</u>	<u>466,157</u>
Restricted funds						
Endowment fund	6,480	-	-	-	-	6,480
Stipend fund	183	10,228	(10,000)	1,057	-	1,468
Galloway Bequest fund	6,963	-	-	-	-	6,963
	<u>13,626</u>	<u>10,228</u>	<u>(10,000)</u>	<u>1,057</u>	<u>-</u>	<u>14,911</u>
Total funds	<u>519,160</u>	<u>50,620</u>	<u>(97,051)</u>	<u>8,339</u>	<u>-</u>	<u>481,068</u>

Funds

Unrestricted funds are available for use at the Vestry's discretion in furtherance of the Church's objectives; restricted funds are those given for specific purposes. Designated funds are unrestricted funds that have been allocated for a specific purpose by the Vestry.

St Peter's has five funds:

Unrestricted funds:

General Fund

Funds held for the general work of the Church. The value of all capitalised improvements and additions to Church buildings are held in the general fund.

Fabric Fund

Specific funds set aside by the Vestry for the general maintenance of the Church buildings (including the Rectory).

Restricted Funds:

Endowment fund

Specific funds given by the endowment funds of the Diocese of St Andrews to be put towards the purchase of an audio system for the Church.

Stipend Fund

Amounts received from the St Peter's Capital fund towards the Rectors Stipend.

Galloway bequest Fund

Money is received from the investment fund and paid to the Rector in accordance with the Bequest.

St Peter's Episcopal Church with St Mary's and St Leonard's, Kirkcaldy

**Notes to the Financial Statements for the
Year ended 30 September 2025**

18 Analysis of Net Assets between Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025 £
Investments	383,925	8,728	392,653
Current Assets	98,958	7,177	106,135
Current Liabilities	(6,575)	-	(6,575)
Net Assets	<u>476,308</u>	<u>15,905</u>	<u>492,213</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024 £
Investments	357,107	7,993	365,100
Current Assets	110,550	6,918	117,468
Current Liabilities	(1,500)	-	(1,500)
Net Assets	<u>466,157</u>	<u>14,911</u>	<u>481,068</u>

19 Related Parties

During the year, one Trustee received reimbursement of expenses totalling £45,218. Of this, £42,294 related to the Rector's stipend, £1,963 to pay council tax and £961 for travelling expenses.

20 Future Commitments

At the balance sheet date, the Vestry had authorised no future commitments.

21 Volunteers

The congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown

22 Collections for Third Parties

	2025 £	2024 £
Bishop's Lent Appeal	175	116
Mission to seaf	100	-
Christian Aid	169	-
Aberlour Childcare Trust	155	100
	<u>599</u>	<u>216</u>