

St Andrew's Episcopal Church

Callander

Annual Report and Accounts

For the Year Ended 30 September 2025

Registered Charity

No: SCO12283

Administrative Information:

Principal Address

St Andrew's Church, Leny Road, Callander, Perthshire, FK17 8AL.

Charity Trustees

Revd Jonathan Connell

Mr Charles Balding

Mrs Elizabeth Balding

Hon Treasurer

Hon Secretary

Elected Members

Ms Alexandra Connell

Mrs Luna Faulds Baird

Mrs Amanda Smith

Mrs Ruth Smith

Co-opted Member

Mr Peter Forrester

Bank: Bank of Scotland
7/13 Port Street
Stirling
FK8 2EJ

Independent Financial Examiner:

Mrs Jean Ainsley CA
Ainsley Smith & Co.
21 Argyll Square
Oban
Argyll PA34 4AT

ANNUAL REPORT OF THE MEMBERS OF THE VESTRY

Introduction

The vestry is pleased to present the annual report and accounts for St Andrew's Church, Callander the year ending 30 September 2025.

We are a small, very welcoming congregation – linked with St. Mary's, Aberfoyle with whom we share a Rector. We aim to advance the mission of the Christian Church through worship, service and especially, fellowship – and we support existing church members through worship, prayer gatherings and Bible study.

We seek to encourage new members through community work, such as opening our hall and Church to other groups and societies, including weekly services held by the Callander Christian Fellowship (CCF — see below) – and very importantly, outreach work that is growing in importance.

Activities

During the year to September 2025 our church and community continue to grow. While the church hall bookings continue to rise attracting a diverse number of groups and societies, mostly from within Callander. The CCF have held regular Sunday afternoon meetings in the church hall and now in the church itself — and many of their members support a number of our services throughout the year.

Since November 2021, we have held our Christmas Fair event in our church and hall. This has proved to be a huge success and attracts growing numbers of visitors. It has quickly gained the reputation of being the event that heralds the beginning of the Advent Season. Last November (2024), we raised £1,349. Stalls were taken by the Beavers, Cubs, Scouts and Guides, as well as a number of local handicraft groups. All reported it a profitable venture and, without exception, have insisted on rebooking their stalls for this year's event in November (2025).

As importantly, thanks to the sterling efforts of our Rector Jon Connell our attendance numbers have continued to grow from an average low teens to upper teens and mid twenties. We are indeed very fortunate to have the Revd Connell — as his engaging personality, energy and enthusiasm continue to attract new members.

The new services – including the Easter Watch on the Easter Saturday evening, 9pm – continue to be well attended, not only by our own congregation but our ecumenical neighbours in Callander. Together with the CCF, we also held our second Christingle Service on Christmas Eve 2024, which attracted more than 60 visitors and proved a great success. This will now become a joint annual event. Our mid-week Wednesday service alternates between Communion (BCP), Bible study and 'Into the Silence'.

We try to maximise outreach opportunities, we have held fun / fellowship events throughout the year that have attracted large numbers of visitors — many of whom, had never before visited St Andrew's. We hosted our annual Harvest Linkage lunch in September 2024 — where we bring food and enjoy fellowship from other churches and groups mainly from within Callander.

We also donated £165 to the Royal British Legion Scotland.

Thank you

I should like to thank all members of the Vestry for their continuing hard work. Without them

St Andrew's would not be able to function as an efficient unit.

The church fabric — under the eagle eye of Charlie Balding — has to be maintained, as well as making sure the heating works, cleaning is carried out, hall bookings overseen, flowers are arranged, organ tuned and fire, health and safety checks and protection of vulnerable persons are adhered to. So my grateful thanks to Charlie Balding, John Champness, Ruth Smith, Sandra Connell, Fiona Gibson, Ailsa Bradley, Alison Peden, Peter and Al Forrester and Mike and Amanda Smith (who look after the grounds) for all their hard work and talent – and the readers including Fiona Gibson, Susan Walker, Christine Finch, Ruth Smith, Gail Wintersgill, Al Forrester, Peter Forrester, John Champness, Ruth Johnson, Marilyn Willett, Amanda Smith, Charlie Balding and Luna Faulds Baird. This year, we have benefitted from members of our congregation leading Intercessions during our services, so thank you to John Champness, Luna Faulds Baird and Susan Walker. And a big thank you too to Sandra Connell and Joan Elcock for cleaning the church.

As music has such an important role in the services, very grateful thanks also to Walter Hall, an extremely talented musician, who now has now become our main organist, ensuring that the congregation always enjoy live organ music each week.

And finally, a huge thanks to the Revd Alison Peden, who steps in while the Revd Connell is on leave to conduct Communion Services — as well as John Champness and Luna Faulds Baird who each lead Service of the Word services whenever Revd Peden is unable to stand in for Revd Connell.

Finally, for the generosity of Jean Ainsley CA who signs off our annual accounts, waiving her fee for a donation to her chosen charity.

Structure, Governance and management

St Andrew's is an unincorporated association, governed by a constitution dated 1875 and last amended in early 2018. As a member congregation of the Diocese of St Andrews, Dunkeld & Dunblane 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 the front page.

Apart from the Rector, ordinary Vestry members are elected by the Congregation at the annual meeting. Vestry members usually serve for a term of 3 years and may serve for a maximum of 2 consecutive terms. However, owing to the smallness of the congregation, we have been unable to observe very strictly the rules on re-election and are grateful to those members who continue to serve on the Vestry beyond the fixed term. The Rector himself is appointed by the Vestry and the Bishop of the Diocese.

New vestry members are given an induction pack outlining their roles and responsibilities. The vestry secretary regularly updates other members of the vestry on relevant changes in legislation and best practice relating to charities. The requirements of the General Data Protection Regulation 2016/679 (GDPR) in 2018 have been recognised and upheld by the Vestry and necessary actions continue to ensure compliance. All individuals listed in the "Communicant's Roll Of A Congregation" have been issued with the relevant paperwork for signature to consent.

Vestry Responsibilities

The vestry is responsible for managing and safeguarding the assets of the church and assist the Rector in matters affecting the spiritual welfare of the congregation. The members 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 Andrew's and ensures that appropriate risk management procedures are in place to mitigate those risks.

Relationship with Diocese and Province

St Andrew'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 Rector and the Lay Representative. As a member of the SEC, St Andrew'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.

Financial Report

The full details of our Accounts are set out on Accounts Pages 1-6, attached

The Income and Expenditure Account shows a small deficit for the year of £180: a big improvement over the last few years.

Total income for the year was about £600 higher than for 2024: congregational giving increased by about £1400, tax reclaim was up by about £1000 and these offset a fall in the total fundraising receipts.

Although the Diocesan Quota was up by £600, the cost of the Rector fell from £21000 to £16000: first by the agreed reduction of our Linkage share to 35% in January and, subsequently to one-third with the start of the Ecumenical Partnership with Aberfoyle Kirk.

Electricity costs remained steady in these accounts but will increase substantially in the next year as our 'pre-Ukraine' priced contract expired in May.

There were no major repairs this year but we have had the costs of both the quinquennial buildings survey and the electrical safety certificate (also every five years) – about £1100 each.

Reserves

Our reserves comprise both unrestricted and restricted funds. Unrestricted funds can be spent on any relevant activity; restricted funds can only be spent on a defined activity. Our only restricted fund is our Rectory Fund which is the balance now remaining from the sale of the Callander Rectory many years ago and is intended for major capital projects: Diocesan approval is needed for withdrawals from this fund.

Investments

The Rectory Fund is a restricted fund, invested in the Scottish Episcopal Church Unit Trust Pool (UTP). At the end of the year, the Rectory Fund was worth £33,147 (2024: £30,353).

The investment policy of the UTP 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 their revenue from tobacco, gambling or armaments and the majority of the UTP is invested in UK equities.

Monies not needed for immediate purposes are currently retained in bank deposit accounts.

Conclusion

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of St Andrew's as a centre of worship and a focus for the community.

On behalf of the Trustees

A handwritten signature in black ink, appearing to read 'Mrs. Elizabeth Balding', written over a faint, light-colored rectangular stamp or watermark.

Mrs. Elizabeth Balding

Hon. Secretary

8th December 2025

St Andrew's Church, Callander
Statement of Accounts
Year to 30 September 2025

Independent Examiner's Report to the Vestry Members of St Andrew's Church, Callander

I report on the accounts of the charity for the period ended 30 September 2025 which are set out on Accounts Pages 2 to 6.

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's 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.....19/11/25.....

Mrs Jean Ainsley CA
Ainsley Smith & Co.
Chartered Accountants
Oban
Argyle PA34 4AT

St Andrew's Church, Callander
Statement of Accounts
Year to 30 September 2025

INCOME & EXPENDITURE ACCOUNT
YEAR TO 30 SEPTEMBER 2025

	Notes	Income	Capital	Total	2024
Income					
Congregational and other Donations	1	17,906	0	17,906	17,147
Tax Recovered	2	3,681		3,681	2,639
Fundraising	4	8,784		8,784	9,570
Miscellaneous and Special	10	165		165	791
Income from Investments	5	2,222		2,222	1,999
Grants & Loans	11	0		0	0
Total receipts		32,758	0	32,758	32,146
Expenditure					
Relating to Charitable Activities	6	21,767		21,767	26,478
Governance - Professional fees	7	1,539		1,539	250
Church Maintenance	8	9,578		9,578	9,570
Loan repayments				0	
Capital Repairs to Church Buildings	9	-111		-111	3,792
Relating to fundraising activities	10	165		165	791
Total payments		32,938	0	32,938	40,881
Surplus/Deficit for the year					
		-180	0	-180	-8,735

St Andrew's Church, Callander
Statement of Accounts
Year to 30 September 2025

STATEMENT OF BALANCES AS AT 30 SEPTEMBER 2025

	<u>Notes</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>2024</u>
Bank and Cash Balances					
Current Accounts		1,554		1,554	2,806
Deposit Accounts		37,349	3,891	41,240	43,036
Cash Floats		160		160	100
				0	0
<i>Total net cash funds at year end</i>	14	39,063	3,891	42,954	45,942
Rectory Fund Investments					
Market Value at beginning of year		0	30,353	30,353	33,068
Additions at introduction value				0	0
Disposal proceeds				0	-7,683
Realised gain/loss in year				0	954
Unrealised gain/loss in year		0	2,794	2,794	4,014
<i>Market Value at year end</i>		0	33,147	33,147	30,353
Other Assets/Liabilities					
Hall Debtors		276		276	126
Prepaid Expenses	Insurance	1,480		1,480	1,461
		1,756		1,756	1,587
Creditors	Electricity	-683		-683	268
	Hall hire in advance	-201		-201	
	Dormer repairs	0		0	-3,792
		872	0	872	-1,937
Total assets at year end					
		39,935	37,038	76,973	74,358

FUND BALANCES **13** 2024
(Cash, Investments & Assets retained)

Unrestricted funds	39,935	40,115
Restricted funds	37,038	34,243
	<u>76,973</u>	<u>74,358</u>

On behalf of the Trustees



CL Balding FCA - Hon Treasurer

Date: 17th November 2025

St Andrew's Church, Callander
Statement of Accounts
Year to 30 September 2025

NOTES TO THE ACCOUNTS AT 30 SEPTEMBER 2024

1	Donations and Grants	<u>2025</u>	<u>2024</u>
	Regular Congregational Giving	14534	13167
	External Gift Aid	120	0
	Bequests	0	0
	Weddings & Funerals	200	200
	Other and Anonymous Donations	3052	3780
		<u>17906</u>	<u>17147</u>
	Tax Recovered		
2	Tax reclaimed from Donations	<u>3681</u>	<u>2639</u>
	Receipts from Fundraising and other activities		
4	Christmas Fair	1349	1643
	Flower Fund	0	80
	Summer Tea Party	0	306
	Use of Hall	7330	7375
	Refreshment Fund	105	121
	Window leaflets	0	5
	Ragbag	0	40
		<u>8784</u>	<u>9570</u>
5	Income from Investments		
	Bank deposit interest	1235	1058
	Rectory Fund Income	987	941
		<u>2222</u>	<u>1999</u>
	<i>By agreement with the Bishop, income from the Rectory Fund investments is unrestricted.</i>		
6	Payments relating to Charitable Activities		
	Share of Rector's expenses	16326	21314
	Diocesan Quota	5259	4867
	Service Resources	75	285
	Loan interest	0	12
	Locum ministers	71	0
	Charitable Donations	36	0
		<u>21767</u>	<u>26478</u>

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NOTES TO THE ACCOUNTS AT 30 SEPTEMBER 2025

7	Professional Fees		
	Quinquennial Survey	1103	0
	Legal re Investment changes last year	186	0
	Independent Financial Examiner	250	250
		<u>1539</u>	<u>250</u>
8	Church maintenance		
	Organ maintenance	371	665
	Insurance	2211	2408
	Heat & Light	3480	3567
	BT, WIFI and website	680	591
	General repairs and maintenance	2771	2223
	Sundry	65	116
		<u>9578</u>	<u>9570</u>
	<u>General repairs and maintenance</u>		
	Tree Surgeon	350	
	Roof repairs and maintenance	654	
	Hall cleaning	288	
	Electrical safety certificate (every five years)	1112	
	Fire Extinguisher maintenance	164	
	Electrical PAT testing	133	
	Other general repairs	70	
		<u>2771</u>	
9	Capital Repairs to Church Buildings		
	Dormer roof ventilators		3792
	Upgrade emergency lights	1031	
	VAT Recovery for previous years	-1142	
		<u>-111</u>	<u>3792</u>
10	Special Collections		
	Royal British Legion	165	259
	Miscellaneous	0	0
	RNLI	0	532
		<u>165</u>	<u>791</u>
11	Grants & Loans received		
		<u>0</u>	<u>0</u>

St Andrew's Church, Callander
Statement of Accounts
Year to 30 September 2025

NOTES TO THE ACCOUNTS AT 30 SEPTEMBER 2025

12 Expenses paid to Vestry members

None of the Vestry members received any remuneration or expenses relating to their positions as Vestry members. The Rector received a stipend in accordance with SEC approved rates following his institution: the value of this in a full year, including pension contributions, is £43,610. The Rector occupies the Rectory building owned by St Mary's on a rent and council tax free basis. These costs are shared with St Mary's and, since the Summer of 2025, with Aberfoyle Kirk and the net cost to St Andrew's is shown in note 6.

13 Fund balances

	Unrestricted			Restricted			TOTAL
	<u>General</u>	<u>Robertson</u>	<u>Sub-Total</u>	<u>Rectory</u>	<u>Dormer</u>	<u>Sub-Total</u>	
Balances 1/10/24	31,870	8,245	40,115	30,353	3,890	34,243	74,358
Fund transfer			0			0	0
Disposal proceeds			0			0	0
Realised gains/losses			0			0	0
Unrealised gains/losses			0	2,794		2,794	2,794
Rounding			0		1	1	
Surplus/Deficit: year	-180		-180			0	-180
Balances 30/9/25	31,690	8,245	39,935	33,147	3,891	37,038	76,972

14 Cash & Bank Balances

	General Funds	Robertson Fund	Fabric Fund	Total
Bank Deposit - fixed term	10,000			10,000
Bank Deposit - 95-day notice	6,559	8,560		15,119
Bank Deposit - 32-day notice	12,330			12,330
Bank Deposit - instant access	3,791			3,791
Current Account	1,554			1,554
Fabric Fund Account	-			0
Cash in hand	160			160
	34,394	8,560	-	42,954

15 Cash & Bank Movement

Opening Balances b/fwd at 1/10/24	45,942
Closing Balances	<u>42,954</u>
Net decrease over the year	£ -2,988

How is that made up?

Deficit from Income and Expenditure Account	-180
Last year's repairs paid this year	-3,792
Hall income received in advance	202
Increase in Hall rentals owed to us	-150
Electricity paid in advance last year	269
Electricity owed at year end	683
Insurance paid in advance - increase from last year	-20
= cash deficit from operations	£ -2,988