

**St Mary's Scottish Episcopal Church, Dalmahoy**  
Charity No. SC014203

**Accounts for the year ended 30 September 2025**

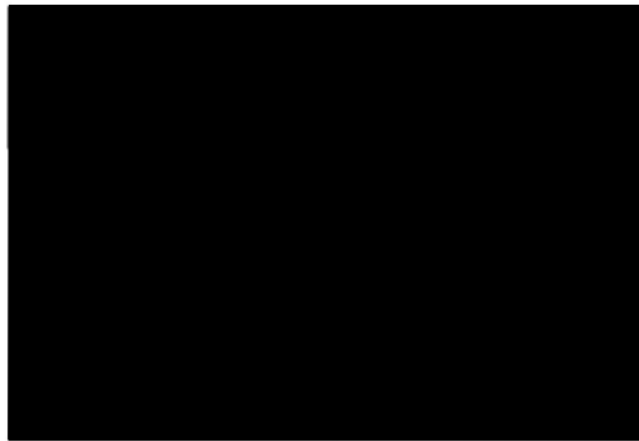
**Administrative Information**

Principal Address: St Mary's Episcopal church, Dalmahoy, Kirknewton EH27 8EB

Website: [www.stmarysdalmahoy.org.uk/](http://www.stmarysdalmahoy.org.uk/)

Charity trustees:

(Vestry members)



Bankers: Bank of Scotland  
Livingston Unit 54 (801271) Branch  
PO Box 1000 BX2 1LB

Solicitors: Morton Fraser, Quatermile 2, 2 Lister Square,  
Edinburgh EH3 9GL

Independent  
Examiner:



As of 30th September, there were no outstanding payments to be made and there was no money waiting to be paid in, A couple of things to note though,

First, the Wedding Organist Fund is showing as £519 in credit. This relates to couples who have already paid the fee for an organist at their wedding, but the wedding had not taken place by September 30th

Second, The Church Repointing Project was completed in mid- September, and fully paid for by the end of the month. However, it was too late for St Mary's to request that the Listed Places of Worship Grant Scheme award a grant to meet the VAT costs of the project. This has now been done and the grant of £9,186 will be shown in the 2025-2026 Financial Year figures. Of that amount £7,991 will go into the St Mary's Trust Account and £1,195 into the General Account

### **Statement of Fund Balances**

The figure shown for the SEC Unit Trust Pool is the market value of the 1014 units that St Mary's held as per September 30th. See under Fixed Assets and Investments for more on this.

### **Clergy and Ministry Costs**

Stipend increased by 4% from the beginning of 2025. However, as a result of an Actuarial Valuation of the Fund, Pension contributions were reduced by 10.2%

### **Grants Given**

The Vestry approved donations to A Child in the Rough, Mary's Meals, Papua New Guinea Partnership, Bishop's Lent Appeal, Kirknewton Primary School, Ratho Primary School, and the Seagull Trust Vestry initiated donations totalled £2,392. The congregation donated funds to Mary's Meals, Aberlour Child Care, PDSA, St Salvador's Food Bank and the Bishops Lent Appeal, the total amount of congregation donations was £662. As Mary's Meals and the Bishop's Lent Appeal received funding from both sources the figures shown for them is the total they received overall. It should be noted that retiring collections were held for both the Mission to Seafarers and St Salvador's Foodbank on the Sundays when they spoke at the services. The money collected was given directly to the speaker on the day.

### **Investments and Fixed Assets**

The church holds invested funds in the Scottish Episcopal Church Unit Trust Pool.

During this financial year 332 units were sold, which brought £10,000 into the General Account That explains the decrease in the value of St Mary's holding in the fund since the 2023-2024 financial year (£41,060.67 to £33,780.29). The fund continues to perform well, with the value of a unit currently at £33.3139 as opposed to £30.5057 at this time last year.

The disbursement is now paid in cash to the general account and is no longer re-invested resulting in two credits totaling £1,183 being received in the general account during the last year.

It should be noted that the market value of the units can go down as well as up. Therefore, the value of the units will be regularly monitored. Should there be a requirement to sell units in the future any instruction to do so will be carried out at month end with the monies received going directly back into the General Account.

### **Quota**

Quota is payable by St Mary's to the Diocese of Edinburgh to support the work of the Diocese and of the Scottish Episcopal Church as a whole. The amount of Quota paid is a weighted average of St Mary's previous three years of income.

### **Major Projects**

There have been four major projects in the past year.

The ramp leading into the Douglas Hall was re-sited for safety reasons. The majority of the cost was paid by a grant from the Douglas Trust which was received and accounted for in the previous financial year.

The roofing repair and water ingress project which began in the last financial year was completed and paid for from the St Mary's Trust account.

The Douglas Hall flooring was replaced, as it was becoming dangerous. Again, the money for this came from the St Mary's Trust account.

Finally, the Church Repointing Project was carried out. Just completing in time for St Mary's 175<sup>th</sup> Anniversary. A good proportion of the funds for this came from the generosity of congregation members donations. There were also grants given by the SEC Buildings Committee and The Baird Trust, which ensured that the project could be funded,

### **Congregational Giving**

Gift Aid from offerings are claimed twice yearly. In the last year £15,376 was received from the Gift Aid Scheme, in 2023-2024 £6,705 was claimed. These figures are skewed for a couple of reasons. First, £6,675 of what was received this year went into the Church Repointing (Fabric) Fund as it was from donations made for that specific purpose. Second, there were also a few large donations made in the 2023/24 financial year for which the Gift Aid reclaimed came in during this financial year.

The large donations made to general funds in 2023-2024, mentioned in the paragraph above, are why the Gift Aid offerings received that year (£38,253) are much higher than in the 2024-2025 year (£25,236). Regular monthly Gift Aid giving via standing order has been very similar to last year.

Other Church Offerings have increased, but apart from a few regular payments, these tend to be one off payments. So, finance is still a very concerning area as St Mary's standard monthly commitments are at least £2,500 higher than its average monthly income. As mentioned previously £10,000 worth of units in the SEC Unit Trust Pool were sold to bolster St Mary's available funds in June. St Mary's vestry are aware of this and are looking for alternative ways to raise regular income. Any ideas on how this may be possible would be welcome.

### **Legacies**

There were no legacies received in this financial year.

### **Grants Received**

The Douglas Trust makes a grant of £6,000 per annum to the church as a contribution towards the Rector's stipend. St Mary's congregation is very grateful for this continuing support.

The Listed Places of Worship Grant Scheme awarded St Mary's a grant of £2,714 to reimburse the VAT costs of the Church Roof Repair project mentioned under Major Projects.

The SEC Buildings Committee awarded St Mary's a grant of £15,000 towards the cost of the Church Repointing project, mentioned under Major Projects.

The Baird Trust Committee awarded St Mary's a grant of £5,000 towards the cost of the Church Repointing project, mentioned under Major Projects.



### **Social and Fundraising Events**

During the year there were a number of social and fundraising events held. The Andante Choir (£440) Strawberry Lunch (£190). Steve Haigh's Sponsored Walk (£1,110)

There was also the 175<sup>th</sup> Anniversary lunch for which brought in donations of £710. The cost of the catering was £490.

£220 was paid into the account from the 2024 Craft Show and £105 to have to book a stall at the 2025 show, which was held on October 4<sup>th</sup>. Proceeds from that (£444) will show in the 2025/26 accounts.

Renting out the Douglas Hall brought in £6,135 (after deposit refunds) during the year. That figure includes a £700 from the company who used the church for some film work in November 2024

These social events along with the monies coming in through hiring out the Douglas Hall are very important in raising income for St Mary's. Thanks to all for their efforts to make them successful.

### **Mission and Education Costs**

██████████ will be attending the Clergy Conference in November 2025, the fee of £310 was paid in August 2025.

### **Costs**

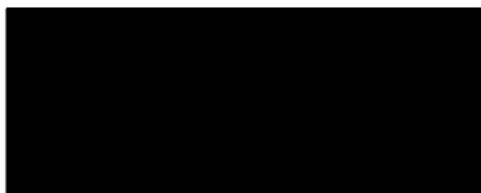
Utility bills were very similar .to the previous year, .So, although high at least they are stable. The current fixed price contracts for electric , which were taken out in 2023, finish in May 2026. New contracts, at lower rates, have been agreed and will come into effect in June 2026. The Douglas Hall gas contract is fixed price until November 2026

As there are now tenants in Kiwi Cottage, there was no requirement to pay utility bills for it,

**St Mary's Trust** This fund is restricted to the upkeep of the church and rectory cottages. As there are now tenants in Kiwi Cottage a regular monthly income is being received. This should allow all foreseeable work on the St Mary's Trust properties to be paid from the Trust Account.

There were payments of £30,817 made from the Trust account this year. These were for the work on the church roof and rones. re-siting the ramp to the Douglas Hall, reflooring the Douglas Hall, pest control and some plumbing and drainage issues. There was also £981 of council tax arrears for the time that Kiwi Cottage was unoccupied paid from that amount.

A transfer of £7,991 from the Trust Account to the General Account was agreed as a temporary measure to cover Part of the final cost of the Church Repointing Project. This money will be transferred back into the Trust Account when the VAT reclaim award from the Listed Places of Worship Grant Scheme is received.



**Independent Examiner's Report**  
**to the Trustees of St Mary's Church Dalmahoy and the St Mary's Trust**  
**Scottish Charity No SC014203**  
*for the financial year ending 30 September 2025*

I report on the accounts of St Mary's Church, Dalmahoy ("the church") for the year ended 30 September 2025

**Respective responsibilities of trustees and examiner**

The church'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 church 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(I)© 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 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.

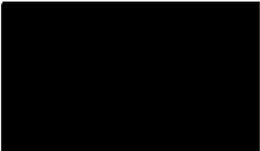
**Independent examiner's statement**

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:-
  - a. To keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and
  - b. 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.



25 November 2025





# ST MARY'S CHURCH DALMAHOY

SC014203

## Receipts and payments accounts

FOR THE YEAR ENDING 30 SEPTEMBER 2025

### Section A Statement of receipts and payments

	Unrestricted to nearest £	Restricted to nearest £	Unit Trust		Total funds to nearest £	Total funds last to nearest £
<b>A1 Receipts</b>						
Donations	45,521	7,125			52,646	112,784
Grants	6,000	22,714			28,714	55,695
Receipts from fundraising activities	2,721	-			2,721	20,678
Transfer From St Marys Trust Account	-	7,991			7,991	-
Income from investments other than land and building	250	-	1,183		1,433	1,271
Rents from land & buildings	6,645	12,000			18,645	8,147
Gross receipts from other charitable activities	8,220				8,220	11,769
<b>A1 Sub total</b>	<b>69,357</b>	<b>49,830</b>	<b>1,183</b>	<b>-</b>	<b>120,370</b>	<b>210,344</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-	-			-	-
Proceeds from sale of investments	10,000				10,000	-
<b>A2 Sub total</b>	<b>10,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,000</b>	<b>-</b>
<b>Total receipts</b>	<b>79,357</b>	<b>49,830</b>	<b>1,183</b>	<b>-</b>	<b>130,370</b>	<b>210,344</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	400	-			400	-
Clergy and ministry costs	45,487	-			45,487	45,627
Gross trading payments	-	-			-	-
Investment management costs		-	-		-	1,000
Payments relating directly to charitable activities	17,683	55,116			72,799	19,283
Grants and donations	3,055	-			3,055	4,878
Office, Maintenance, Utilities	18,831	30,918			49,748	117,858
Governance costs:						
Audit / independent examination	-	-			-	489
Preparation of annual accounts	-	-			-	-
Legal costs	-	-			-	-
Other					-	-
<b>A3 Sub total</b>	<b>85,457</b>	<b>86,034</b>	<b>-</b>	<b>-</b>	<b>171,490</b>	<b>189,135</b>
<b>A4 Payments relating to asset and investment</b>						
Transfer to General Account		7,991			7,991	-
Purchase of investments	-	-	-		-	-
<b>A4 Sub total</b>	<b>-</b>	<b>7,991</b>	<b>-</b>	<b>-</b>	<b>7,991</b>	<b>-</b>
<b>Total payments</b>	<b>85,457</b>	<b>94,025</b>	<b>-</b>	<b>-</b>	<b>179,481</b>	<b>189,135</b>
<b>Net receipts / (payments)</b>	<b>( 6,100)</b>	<b>( 44,195)</b>	<b>1,183</b>	<b>-</b>	<b>- 49,112</b>	<b>21,210</b>
<b>A5 Transfers to / (from) funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus / (deficit) for year</b>	<b>( 6,100)</b>	<b>( 44,195)</b>	<b>1,183</b>	<b>-</b>	<b>( 49,112)</b>	<b>21,210</b>

error

The disbursement that we receive from the SEC Unit Trust Pool now credits the church bank account. The disbursement of £1183 has therefore been shown Under the UTP heading as Income from Investments other than Lands or Buildings.



ST MARY'S CHURCH DALMAHOY

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Section B Statement of balances

Categories	Details	Note	Unrestricted funds		Restricted funds		Total current period		Total last period	
B1 Cash funds	Cash and bank balances at start of year		16,015	53,866			69,881	48,671		
	Surplus / (deficit) shown on receipts and payments account		( 4,917)	( 44,195)			( 49,112)	21,210		
							-	-		
							-	-		
	Cash and bank balances at end of year		11,098	9,671	-	-	20,769	69,881		
B2 Investments	Details	6	Fund to which asset belongs		Market valuation		Last year			
					to nearest £		to nearest £			
			SEC Unit Trust Pool		33,780		41,061			
			Total		33,780		41,061			
B3 Other assets	Details	6	Fund to which asset belongs		Cost (if available) to nearest £		Current value (if available) to nearest £		Last year to nearest £	
			Total		-		-		-	
			Fund to which liability relates		Amount due to nearest £		Last year to nearest £			
B4 Liabilities	Details									
			Total		-		-		-	
			Fund to which liability relates		Amount due to nearest £		Last year to nearest £			
			Total		-		-		-	
B5 Contingent liabilities	Details									
			Total		-		-		-	
			Fund to which liability relates		Amount due to nearest £		Last year to nearest £			
			Total		-		-		-	

Signed by one or two trustees on behalf of all the trustees

Signature  
Print Name  
Date of approval

09/12/25

## ST MARY'S CHURCH DALMAHOY

SC014203

## Section C Notes to the Accounts

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

**General fund:** This is the contents of the main church current account, when the balances of the organ restoration, legacy and rector's discretionary funds are netted out.

**Organ restoration fund:** This is the balance of funds from the organ refurbishment project, and is held in a restricted fund to contribute towards future repairs and enhancements. Regular tuning and maintenance is paid for out of general funds.

**Rector's discretionary fund:** There were two payment made from this fund during the year. There were no donations specified to be directed to this fund.

**Legacy fund:** This fund contains specific legacies to the charity, whether they stipulate particular uses for the money or not.

**St Mary's Trust:** This fund is restricted to the upkeep of the properties for which we have responsibility. It's income is the rent on the Rectory Cottage. This is the only restricted fund to have a separate bank account.

**Cemetery Fund:** Funds held for the upkeep of the cemetery.

**Fabric Fund:** Funds designated for the maintenance and restoration of the church building.

**Organist:** This is for monies paid to the church for the services of the organist not covered by the monthly honorarium.

**Charity Collections:** For funds collected for the Bishop's Lent Appeal and for other good causes.

**C2 Grants**

Type of activity or project supported	Individual / institution	Number of grants made	£
Famine relief	Mary's Meals	3	376.00
Ordinand support	Papua & New Guinea Trust	1	250.00
Community Involvement	Poppyscotland	1	70.00
Diocesan appeal	Bishop's Lent Appeal	2	663.00
Community Involvement	Aberlour	1	85.00
Community Involvement	PDSA	1	97.00
Community Involvement	Seagull Trust	1	200.00
Overseas Aid	A Child in the Rough	1	280.00
Community Involvement	Kirknewton Primary Schoo;	1	500.00
Community Involvement	Ratho Primary School	1	500.00
Community Involvement	St Salvadors Food Bank	1	35.00
Total			3,056

**C3a Trustee remuneration**

4	None	X
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Authority under which paid

£

**C3b Trustee remuneration - details**

None	
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**C4a Trustee expenses**

						-
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**C4b Trustee expenses - details**

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**C5 Transactions with trustees and connected persons**

Nature of relationship	Nature of transaction	Transaction amount	Balance
	None		

**C6 Other information**

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## ST MARY'S CHURCH DALMAHOY

SC014203

## Additional analysis (1)

## Analysis of receipts and payments

## 1 Donations

	Note	Unrestricted funds	Restricted funds	Total current period	Total last period
Gift aid offerings		25,337	-	25,337	82,253
HMRC Gift Aid Return		8,702	6,675	15,377	6,705
Other church offerings		9,163	450	9,613	33,916
Wedding and baptism donations		1,595	-	1,595	2,370
Mary's Meals collections		176		176	192
Easy Fundraising and Amazon Smile		98		98	101
<b>Total</b>		<b>45,071</b>	<b>7,125</b>	<b>52,196</b>	<b>125,537</b>

## 2 Grants

		Unrestricted	Restricted	Total current	Total last
Douglas Trust	9	6,000	-	6,000	6,000
Project Grant Funding		-	22,714	22,714	46,195
<b>Total</b>		<b>6,000</b>	<b>22,714</b>	<b>28,714</b>	<b>52,195</b>

## 3 Gross receipts from other charitable activities

	Unrestricted funds	Restricted funds	Total current period	Total last period
Wedding fees	6,346	-	6,346	8,053
Greetings Cards	-	-	-	-
Transfer from Trust Account	-	7,991	7,991	-
Retiring Collections	200		200	612
Social and Fundraising	2,970		2,970	-
<b>Total</b>	<b>9,516</b>	<b>7,991</b>	<b>17,507</b>	<b>8,665</b>

## 4 Payments relating directly to charitable activities

	Unrestricted funds	Restricted funds	Total current period	Total last period
Diocesan Quota	7,107	-	7,107	6,899
Church expenses	3,777	55,116	58,893	2,364
Organist honorarium and expenses	-	-	-	3,840
Retreats	-	-	-	-
Social Outgoings	1,047	-	1,047	430
Wedding Organist	-	865	865	1,557
Organist Retiral Gifts	50	-	50	400
Church Flowers	-	-	-	-
Redemptorist	-	-	-	40
RSCM Subscription	137	-	137	133
Honoraria to outside organists	4,630	-	4,630	455
Flowers Condolence/Get Well/Anniversary	-	-	-	550
Payments From Legacy Fund	-	-	-	1,214
Rector's Discretionary fund payments	-	70	70	-
<b>Total</b>	<b>16,748</b>	<b>56,051</b>	<b>72,799</b>	<b>17,882</b>



## Additional analysis (2)

## Breakdown of unrestricted funds

Receipts	Note	General	Total unrestricted funds	Last period
Donations		45,521	45,521	81,537
Grants		6,000	6,000	52,195
Receipts from fundraising activities		2,721	2,721	678
Gross trading receipts		-	-	-
Income from investments other than land and		1,433	1,433	1,271
Rents from land and buildings		6,645	6,645	4,147
Gross receipts from other charitable activities		8,220	8,220	11,769
<b>Sub total</b>		<b>70,540</b>	<b>70,540</b>	<b>151,597</b>

## Receipts from asset and investment sales

Proceeds from sales of fixed assets		-	-	-
Proceeds from sales of investments		10,000	10,000	-
<b>Sub total</b>		<b>10,000</b>	<b>10,000</b>	<b>-</b>
<b>Total receipts</b>		<b>80,540</b>	<b>80,540</b>	<b>151,597</b>

## Payments

Expenses for fundraising activities		400	400	-
Clergy and ministry costs		45,487	45,487	45,627
Gross trading payments		-	-	-
Investment management costs		-	-	-
Payments relating directly to charitable activities		17,683	17,683	19,283
Grants and donations		3,056	3,056	4,878
Office, Maintenance, Utilities		18,831	18,831	112,982
Governance costs:		-	-	-
Audit / independent examination		-	-	489
Preparation of annual accounts		-	-	-
Legal costs		-	-	-
Other		-	-	-
<b>Sub total</b>		<b>85,457</b>	<b>85,457</b>	<b>183,259</b>

## Payments relating to asset and investment movements

Purchase of fixed assets		-	-	-
Purchase of investments		-	-	-
<b>Sub total</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>		<b>85,457</b>	<b>85,457</b>	<b>183,258</b>
<b>Net receipts (payments)</b>		<b>- 4,918</b>	<b>- 4,918</b>	<b>- 31,661</b>
<b>Transfers to/(from) funds</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/(deficit) for year</b>		<b>- 4,918</b>	<b>- 4,918</b>	<b>- 31,661</b>



ST MARY'S CHURCH DALMAHOY

SC014203

Additional analysis (3)

5 Breakdown of restricted funds										
Receipts	St Mary's	Organ	Rector's	Legacy	Cemetery	Fabric	Organist	Charity	Total	Total last
Donations	-	-	213	-	-	15,116	-	-	15,329	20,000
Legacies	-	-	-	-	-	-	-	-	-	31,246
Grants	2,714	-	-	-	-	20,000	-	-	22,714	3,500
Receipts from fundraising activities	-	-	-	-	-	-	-	285	285	1,048
Douglas Trust Rodent Control Refund	-	-	-	-	-	-	-	-	-	-
buildings	-	-	-	-	-	-	-	-	-	-
Rents from land & buildings	12,000	-	-	-	-	-	-	-	12,000	4,000
Gross receipts from other charitable activities	-	-	-	-	-	-	1,384	-	1,384	1,557
Sub total	14,714	-	213	-	-	35,116	1,384	285	51,712	61,351
Receipts from asset & investment sales										
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-	-	-	-	-
Sub total	-	-	-	-	-	-	-	-	-	-
Total receipts	14,714	-	213	-	-	35,116	1,384	285	51,712	61,351
Payments										
Expenses for fundraising activities	-	-	-	-	-	-	865	-	865	-
Gross trading payments	-	-	-	-	-	-	-	-	-	-
Maintenance Costs	29,937	-	-	-	-	55,116	-	-	85,053	4,876.00
Payments relating directly to charitable activities	-	-	70	-	-	-	-	318	388	1,050.00
Grants and donations	-	-	-	-	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-	-	-	-	-
Audit / Independent examination	-	-	-	-	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-	-	-	-	-
Other	8,972	-	-	-	-	-	-	-	8,972	-

[illegible]

**ST MARY'S SCOTTISH EPISCOPAL CHURCH, DALMAHOY**  
**Charity Number SC014203**  
***(Incorporating accounts for St Mary's Trust)***

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH SEPTEMBER 2025**

**1 ACCOUNTING POLICIES**

These accounts are prepared on a **receipts and payments** basis, rather than an accruals basis, as is permissible for charities with gross income below £250,000. The accounts have been prepared, as far as possible, in accordance with applicable accounting standards, the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006.

**Giving, donations and other income** All the above items are accounted for when received. Gift Aid is accounted for at the time when received from HMRC. We currently operate on a six monthly cycle for Gift Aid claims.



## 2 FUNDS

**General Fund** This is the contents of the main church account, when the balances of the organ, legacy, rector's discretionary, cemetery, fabric, organist and charity collection funds are netted out.

**Organ Fund** This is the balance of funds from the organ refurbishment project, and is held in a restricted fund to contribute towards repairs. Regular tuning and maintenance is paid for out of general funds. There were no payments made from this fund.

**Rectors Discretionary Fund** There were two donations to the fund totalling £212.50 and one payment outgoing

**Legacy Fund** There were no payments in or out during the year.

**Cemetery Fund:** Funds donated for the specific purpose of the upkeep of the cemetery, there were no payments in or out on the fund this year.

**Fabric Fund:** Funds designated for the maintenance and restoration of the church buildings. Incoming donations, transfers, and grants totalling £35,116 were received and outgoings of £55,116 were incurred. All of this was in regard to the Church Repointing project.

**Organist:** This is for monies paid to the church for the services of the organist not included in the honorarium payment, for example weddings and christenings

**Charity Collections:** For funds collected for the Bishop's Lent Appeal and collections for other good causes. This year they were Poppy Scotland and Aberlour Childrens Charity

All of the above funds are in the general church account.

The only fund held in a segregated bank account is :

**St Mary's Trust** This fund is restricted to the upkeep of the properties for which we have responsibility. There were payments of £38,908 made from the Trust account this year. These were for pest control, church roof repair, hall ramp relocating, and drainage issues. Also council tax arrears on Kiwi Cottage and a temporary transfer of £7,991 to the General Account which will be reimbursed in the next financial year.



Statement of bank balances

Church current account	
Opening balance	36,015.34
Credits	115,655.67
Debits	140,572.65
Closing balance	11,098.36

St Mary's trust Account	Total funds
33,865.67	69,881.01
14,714.00	130,369.67
38,908.53	179,481.18
9,671.14	20,769.50

This statement of bank balances is accurate. As at 30th September there were no outstanding payments to be made. It should be noted that £519 has been paid in advance by couples to pay for the wedding organist at the time of their wedding. This shows in the Organist Fund below.

Statement of fund balances

		Rector's						
		General funds	St Mary's Trust	Organ Fund	Discretionary	Legacy	Cemetery	sub total
Opening balance		14,760.34	33,865.67	105.30	326.17	0.00	820.01	49,877.49
Credits		78,658.17	14,714.00	0.00	212.50	0.00	0.00	
Debits		84,204.15	38,908.53	0.00	70.00	0.00	0.00	
Closing balance		9,214.36	9,671.14	105.30	468.67	0.00	820.01	20,279.48
		continued	Fabric	Organist	Charity Collections	SEC Unit Trust	Total Funds	
Opening balance		49,877.49	20,003.50	0.00	0.00	41,060.67	110,941.66	
Credits			35,116.00	1,384.00	285.00			
Debits			55,116.00	865.00	317.50			
Closing balance		20,279.48	3.50	519.00	32.50	33,780.29	54,549.77	

The figure shown for the SEC Unit Trust is the market value of the 1014 units that St Mary's held as per September 30th. It should be noted that the value of these units can go down as well as up. The disbursement is now paid in cash to the general account and no longer re-invested resulting in two credits totalling £1,183 being received in the general account in the last year. The deficit in of £32,50 in the Charity Fund should be recovered when the next Gift Aid return from HMRC arrives.

3 CLERGY AND MINISTRY COSTS

	2024-2025	2023-2024
Stipend and NI contributions	33,978.00	32,391.00
Pension contributions	8,316.36	10,429.92
Fees to other ministers	338.50	100.00
Rector's expenses	0.00	0.00
	42,632.86	42,920.92

The increase in stipend reflects the annual increase, which was 4%. Pensions contributions dropped after an actuarial review of the funds.

#### 4 GRANTS GIVEN

For special appeals, such as the Bishops Lent Appeal, it is the policy of Vestry to take donations directly into church funds, claiming Gift Aid thereupon where appropriate. The total is made up of the donations plus any possible Gift Aid and sent to the beneficiary. Gift Aid is then reclaimed for the church. Where church reserves to run so low as to make this a hazardous practice, this policy would come under review.

The Vestry approved donations to the Bishops Lent Appeal, Mary's Meals, Papua New Guinea Trust, A Child in the Rough, Kirknewton Primary School, Ratho Primary School, and the Seagull Trust. The total of vestry initiated donations was £2392. The congregation donated funds also to Mary's Meals, Poppy Scotland, Aberlour, PDSA, and St Salvadors Food Bank. The total of congregation donations was £662.

	2024-2025	2023-2024
Mary's Meals	376.00	692.00
Bishop's Lent Appeal	662.50	217.00
PDSA	96.80	520.00
Mission To Seafarers	0.00	282.50
Papua & New Guinea Trust	250.00	250.00
Bethany Christian Trust	0.00	500.00
CHAS	0.00	102.50
A Child in the Rough	280.00	780.00
Marie Curie	0.00	250.00
Ratho Primary School	500.00	0.00
Seagull Trust	200.00	0.00
Kirknewton Primary School	500.00	0.00
Aberlour	85.00	102.50
St Salvadors Foodbank	35.00	0.00
Poppy Scotland	70.00	100.00
Jmeca	0.00	250.00
Iarela Andicana	0.00	250.00
Christina aid Gaza	0.00	226.00
UNICEF	0.00	200.00
	<b>3,055.30</b>	<b>4,722.50</b>



**5 INVESTMENTS AND FIXED ASSETS**

There is no value ascribed to the church building and grounds, which is held in trust. Should the charity cease to use the church, the ownership would revert to the estates of the Earl of Morton, hence it has no heritable value to the church.

The church holds invested funds in the Scottish Episcopal Church Unit Trust Fund. The disbursements are paid half yearly into the church general account. As at 30/09/2025 1014 units are held. The proceeds of the two half yearly distributions came to £1,183. The Market Value on 30 September 30 2025 was £33,3139 per unit making the current value of the investment £33,780.29 . During the year 332 Units were sold bringing £10,000 into the accounts.

It should be noted that the market value of the units can go down as well as up. Therefore the value of the units will be regularly monitored. Should there be a requirement to sell units in the future any instruction to do so will be actioned at month end with the monies received going directly back into the General Account.

**6 QUOTA**

Quota is payable by St Mary's to the Diocese of Edinburgh to support the work of the Diocese and of the Scottish Episcopal Church as a whole. The amount of Quota paid is a weighted average of St Mary's previous three years of income.

**7 MAJOR PROJECTS**

In the past year there were 4 major pieces of work carried out.  
Resiting of Douglas Hall Ramp £4,200. £3,500 of this had been granted from the Douglas Trust in the 2023-2024 year  
Church Roofing Repairs £12,213  
Douglas Hall reflooring £8,000 paid from St Mary's Trust Account  
Church Repointing £55,116. paid for from Congregation donations and £20,000 of grants.

8 CONGREGATIONAL GIVING

	2024-2025	2023-2024
Gift Aid Offering	25,336.75	38,253.00
Other Church Offering	9,613.23	8,915.00
Mary's Meals	176.00	192.00
	<u>35,125.98</u>	<u>47,360.00</u>

Gift Aid from offerings are claimed twice yearly. In the last year £8,701 was received from the Gift Aid Scheme, in 2023-2024 £8,093 was claimed.  
During the 2023-2024 financial year some large donations were made to church funds, which explains a lot of the decrease in Gift Aid giving

9 LEGACIES

There were no legacy payments in or out during the financial year.

10 GRANTS RECEIVED

The Douglas Trust makes a grant of £1,500 per quarter to the church as a contribution towards the Rector's stipend. St Mary's congregation is very grateful for this continuing support.  
A Grant of £15,000 was received from the SEC Buildings Grant Committee towards the cost of the repointing work.  
A Grant of £5,000 was received from The Baird Trust, also towards the cost of the repointing work.  
£2,714 was received from the Listed Places of Worship Grant Scheme to reimburse the VAT paid of the church roof repair project.

11 SOCIAL EVENTS

	2024-2025	2023-2024
1/51h Anniversary Lunch	710.00	0
St Scrutts Dog Show	0.00	44/
Model Railway Exhibition	0.00	323.75
Autumn Fair	0.00	195.00
Craft Show	220.00	0.00
Andante Choir	440.00	0.00
Choir Concert	50.00	0.00
Strawberry Lunch	190.00	0.00
	1,610.00	965.75

As it was the year of St Mary's 175th Anniversary a number of fund raising events were held during the year. These included the 175th Anniversary Lunch for which £710 was taken in as donations. The cost of the food was £490..



12 MISSION AND EDUCATION COSTS

	2024-2025	2023-2024
School Choir Concert	332.00	400.00
Recitals	225.00	1,200.00
Lent Materials	0.00	0.00
Retreats and Conferences	330.00	310.00
	<u>887.00</u>	<u>1,910.00</u>

Christine will be attending the Clergy Conference in November 2023, the fee of £330 was paid in August 2025.. The Choir Concert costs cover transport costs for two schools plus refreshments on the day.

13 COSTS

	2024-2025	2023-2024
Utilities	6,930.17	6,959.88
Telephone/Internet	991.33	954.49
Wedding Co-ordinator Expenses	600.00	650.00
Administrator Salary	4,485.60	4,046.78
Rector's Telephone and Internet	465.42	589.04
Office Expenses	1,712.16	1,919.92
Kiwi Cottage Utilities	0.00	692.15
Web Site Costs	63.00	147.49
	<u>15,247.68</u>	<u>15,959.75</u>

Utilities bills have stayed roughly the same over the year. Current fixed price contracts for electric run out in May 2026. New contracts, with lower rates, have been agreed and will come into effect June 2026. The Douglas Hall gas fixed price contract runs out in November 2026.

There were no utility bills for Kiwi Cottage as there are tenants now, who pay the utility bills.