

Charity registration number SC015181 (Scotland)

HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

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HOLY TRINITY SCOTTISH EPISCOPAL CHURCH DUNFERMLINE VESTRY'S REPORT *FOR THE YEAR ENDED 30 SEPTEMBER 2025*

The Vestry present their report and financial statements for the year ended 30 September 2025. These have been prepared in accordance with the requirements of 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 (FRS 102) (effective 1 January 2019).

Objectives and activities

The objectives of the Vestry are to advance the mission of the Christian Church, through worship, service and fellowship. The principal activities of the Church are public worship and the spiritual development of its members.

Donations are made to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas.

In carrying out its objectives the Vestry depends upon the contribution of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities, the maintenance of premises and fabric, and a variety of pastoral and social activities. These contributions are highly valued and all members of the congregation are encouraged to participate in them.

Achievements and performance

During the past year the Vestry has continued to maintain Holy Trinity as a community church. The Vestry met regularly to review the current situation and progress was made in three main areas:

Finance - Hall rent was harmonised at £15 per hour for all external hirers, and a Provincial Buildings grant was applied for in respect of stonework repairs

Property - the central heating Expansion Vessel was replaced and recommended building repairs per the Quinquennial report were prioritised

Governance - several policies and procedures were documented and a quarterly risk register was launched

Financial review

The General Fund produced a deficit of £3,979 (2024 - surplus of £3,826) leaving a balance on the General Fund, excluding the Designated Funds, of £9,411 (2024 - £13,390).

The Designated Funds produced a surplus of £nil (2024 - £nil) leaving a balance at 30 September 2025 of £1,100 (2024 - £1,100).

The Restricted Funds produced a deficit of £54 (2024 - surplus of £505) leaving a balance on the Restricted Funds of £3,313 (2024 - £3,367).

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
VESTRY'S REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Reference and Administrative Information

Charity name and address Holy Trinity Scottish
 Episcopal Church
 East Port
 Dunfermline
 Fife

Scottish Charity Numbe

Charity Trustee

Ministry Team

Bankers

KY12 7DF

Independent Examiner

Fiona Haro CA
Thomson Cooper
Chartered Accountants
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB

HOLY TRINITY SCOTTISH EPISCOPAL CHURCH DUNFERMLINE VESTRY'S REPORT (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management

The Church is an unincorporated association governed by Constitution dating from 1895 and last amended in August 2023. For the purpose of charities law, the members of the Vestry are the Charity Trustees of the Church.

The Church is a member congregation of the Diocese of St. Andrews, Dunkeld and Dunblane in the Scottish Episcopal Church. The Bishop of St. Andrews, Dunkeld and Dunblane has pastoral oversight of all congregations within the diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church.

The appointed officers are: - (a) the Rector, (b) the Hon. Secretary and Hon. Treasurer appointed by the Vestry, and (c) the Rector's Warden appointed by the Rector, the other members of the Vestry are all elected. The People's Warden and Lay Representative are elected each year at the Annual General Meeting. Two other Vestry Members also retire in succession at the Annual General Meeting and elections are held to fill the vacancies created and any other vacancies arising during the year.

Day to day management is delegated to the ministry team with the Vestry authorising policy relating to secular affairs and appointing staff. The Rector is responsible for the spiritual affairs of the Church and delegates aspects of the Church's operations to the ministry team.

The Vestry reviews the major risks to which the Church is exposed, and systems or procedures have been established to manage those risks.

Statement of Responsibilities of Members of Vestry

Charities Law requires the persons concerned in the management or control of every recognised body to prepare accounts for each financial year which gives a true and fair view of its state of affairs and of its results for that period.

The Constitution requires the Treasurer to prepare and keep the accounting records of the Charge, to prepare annual accounts and submit them to the independent examiner, to exhibit when called upon his accounting records to any member of the vestry, and generally, to conform to instructions received from the Vestry.

In preparing these financial statements, the Vestry are required to:

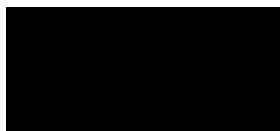
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Vestry are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Conclusion

The Vestry wishes to thank all members of the congregation who help in so many different ways in carrying out the works of the Church, without whom nothing would be possible.

BY ORDER OF THE VESTRY



Chairperson

Dated: 23 February 2026

HOLY TRINITY SCOTTISH EPISCOPAL CHURCH DUNFERMLINE INDEPENDENT EXAMINER'S REPORT TO THE VESTRY OF HOLY TRINITY SCOTTISH EPISCOPAL CHURCH

I report on the financial statements of the Church for the year ended 30 September 2025, which are set out on pages 5 to 15.

Respective responsibilities of Vestry and examiner

The Church's Vestry are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's Vestry consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

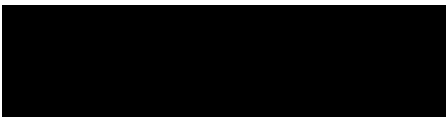
Basis of independent examiner's statement

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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Thomson Cooper Accountants
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB

Dated: 26 February 2026

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Current financial year

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
<u>Receipts</u>					
Donations and legacies	3	78,587	-	78,587	82,594
Investments	4	4,533	-	4,533	4,147
Other income	5	-	1,957	1,957	2,101
		<u>83,120</u>	<u>1,957</u>	<u>85,077</u>	<u>88,842</u>
<u>Receipts from asset and investment sales</u>					
Proceeds from sale of investments		-	-	-	10,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>
Total receipts		<u>83,120</u>	<u>1,957</u>	<u>85,077</u>	<u>98,842</u>
<u>Payments</u>					
Charitable activities	6	87,099	89	87,188	92,536
Other		-	1,922	1,922	1,975
		<u>-</u>	<u>1,922</u>	<u>1,922</u>	<u>1,975</u>
Total payments		<u>87,099</u>	<u>2,011</u>	<u>89,110</u>	<u>94,511</u>
Net Receipts/(Payments)		<u>(3,979)</u>	<u>(54)</u>	<u>(4,033)</u>	<u>4,331</u>

HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
Statement of Balances
AS AT 30 SEPTEMBER 2025

Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and deposit balances				
Bank and deposit balances brought forward	14,490	3,367	17,857	13,526
Net (payments)/receipts in year	(3,979)	(54)	(4,033)	4,331
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Bank and deposit balances carried forward	10,511	3,313	13,824	17,857
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Investments				
Investments at cost	76,463	-	76,463	76,463
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Other creditors	1,087	-	1,087	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	1,087	-	1,087	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

All investments are unrestricted

The financial statements were approved by the Vestry on 23 February 2026

Treasurer

Chairperson

HOLY TRINITY SCOTTISH EPISCOPAL CHURCH DUNFERMLINE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

1.1 Accounting convention

The accounts are prepared on a Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fixed Assets exclude the church building and Rectory which are not treated as assets for accounts purposes.

1.2 Charitable 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. Holy Trinity has ten Funds:-

Unrestricted Funds:

General Fund	Funds held for the general work of the church.
Designated Fund	Funds designated for the specific purpose of mission work and property (The Mission Fund and the Property Fund).
Designated Youth Fellowship Fund	Youth Fellowship Fund.

Restricted Funds:

Rector's Emergency Fund	A fund that was established to provide the Rector with a means of assisting the needy of the community.
Whitlock Flower Fund	A fund established in accordance with the terms of a legacy.
Organ Fund	A fund that was established in order to repair the church organ.
Blackwood Rectory Fund	A fund that was established for the long-term improvements to the Rectory.
Ditchburn Fund	A fund that was established for the benefit of Young Church.
Flower Fund	An emergency flower fund was established during the year for the purchase of flowers
Hall Refurbishment Fund	The Hall Refurbishment Fund was set up to receive donations from the Congregation to help with the cost of decorating the Church Hall.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
*FOR THE YEAR ENDED 30 SEPTEMBER 2025***

2 Trustee Remuneration, Benefits and Expenses

Except for the Rector and Administrator, no member of the Vestry received remuneration or reimbursement or benefits. Purchases made on behalf of the Church and trustees expenses were reimbursed. 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 a stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church.

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

3 Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Congregational and voluntary income:				
Freewill Offering Giving	14,878	-	14,878	11,727
Gift Aid Giving	33,396	-	33,396	34,073
Tax recovered on Gift Aid Giving	9,568	-	9,568	9,568
Open Plate Giving	2,806	-	2,806	4,153
Coffee after services	3,150	-	3,150	3,325
Bequest	-	-	-	5,000
Donations	129	-	129	263
	<u>63,927</u>	<u>-</u>	<u>63,927</u>	<u>68,109</u>
Miscellaneous income:				
Contributions by church organisations	2,553	-	2,553	2,492
Hall donations - other organisations	4,880	-	4,880	2,455
Book Sales	174	-	174	171
Misc Donations	1,372	-	1,372	-
Baking Stall	537	-	537	215
Amazon/Easy Fundraising	48	-	48	20
Harvest Lunch	425	-	425	400
Fundraising events	2,381	-	2,381	2,498
Funerals	440	-	440	340
	<u>12,810</u>	<u>-</u>	<u>12,810</u>	<u>8,591</u>
Grant income:				
Dean's Grant from Diocese	-	-	-	1,686
Stipend Support Grant	1,850	-	1,850	3,590
	<u>1,850</u>	<u>-</u>	<u>1,850</u>	<u>5,276</u>
 Unrestricted Voluntary Income	 <u>78,587</u>	 <u>-</u>	 <u>78,587</u>	 <u>81,976</u>

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

3 Donations and legacies

(Continued)

	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Designated income:				
Property Fund Income	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Restricted Income:				
Hall Refurbishment Fund	-		-	618
Flower Fund	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total Voluntary Income	78,587	-	78,587	82,594
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

4 Investments

	Total 2025 £	Total 2024 £
Income from listed investments	4,533	4,147

5 Other income

	Restricted funds 2025 £	Restricted funds 2024 £
Other income	1,957	2,101

	£	£
<u>Special Charitable Collections:</u>		
Dunfermline Foodbank	273	218
Fife Womens Aid	163	-
Poppy Scotland	157	203
Scottish Mountain Rescue	91	202
Ukraine	193	141
Marie Curie	-	143
Bravehound	-	126
Dementia UK	-	10
Bishop's Lent Appeal	255	195
Christian Aid	170	214
Mission to Seafarers of Scotland	215	229
Samaritans of Dunfermline	137	122
St John Patient Transport	116	157
Mothers Union	187	141
	<u>1,957</u>	<u>2,101</u>

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

6 Charitable activities

	2025	2024
	£	£
<u>Unrestricted Funds</u>		
Clergy expenses:		
Staff costs	42,294	42,821
Conferences	135	-
	<u>42,429</u>	<u>42,821</u>
Operational expenses:		
Organist	6,667	5,695
Organ tuning, choir and music	477	1,169
Altar expenses	26	229
Young church	330	600
Youth fellowship	-	400
Miscellaneous	313	648
Tea and Coffee	268	334
Fire Safety	206	-
	<u>8,287</u>	<u>9,075</u>
Provincial and diocesan quota	<u>12,127</u>	<u>10,900</u>
<u>Restricted Funds</u>		
Whitlock flower fund	-	54
Flower fund	-	35
Hall Refurbishment Fund	89	150
	<u>89</u>	<u>239</u>
	<u>62,932</u>	<u>63,035</u>
Share of support costs (see note 7)	21,532	27,970
Share of governance costs (see note 7)	2,724	1,531
	<u>87,188</u>	<u>92,536</u>
Analysis by fund		
Unrestricted funds (see note 9 and 10)	87,099	92,297
Restricted funds (see note 10)	89	239
	<u>87,188</u>	<u>92,536</u>

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

7 Support costs

	Support costs £	Governance costs £	2025 Support costs £	2024 Governance costs £	2024 £
Administrative expenses:					
Wages - administrative assistant	3,776	-	3,776	3,709	3,709
	<u>3,776</u>	<u>-</u>	<u>3,776</u>	<u>3,709</u>	<u>3,709</u>
Property expenses:					
Church - heating and lighting	3,873	-	3,873	4,403	4,403
Church - cleaning	3,106	-	3,106	4,019	4,019
Church - repairs and renewals	1,750	-	1,750	7,837	7,837
Church - insurance	4,151	-	4,151	3,719	3,719
Church - telephone/WIFI	513	-	513	458	458
	<u>13,393</u>	<u>-</u>	<u>13,393</u>	<u>20,436</u>	<u>20,436</u>
Rectory - repairs and renewals	1,125	-	1,125	741	741
Rectory - insurance	383	-	383	376	376
Rectory - council tax	2,381	-	2,381	2,202	2,202
Rectory - telephone	474	-	474	506	506
	<u>4,363</u>	<u>-</u>	<u>4,363</u>	<u>3,825</u>	<u>3,825</u>
Professional fees	-	2,610	2,610	-	739
Miscellaneous	-	114	114	-	792
	<u>-</u>	<u>2,724</u>	<u>2,724</u>	<u>-</u>	<u>1,531</u>
	<u>21,532</u>	<u>2,724</u>	<u>24,256</u>	<u>1,531</u>	<u>29,501</u>

8 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

9 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	387	-
Accruals and deferred income	700	-
	<u>1,087</u>	<u>-</u>

10 Restricted funds

For the year ended 30 September 2025

	Movement in funds			
	Balance at 1 October 2024	Incoming resources	Resources expended	Transfers
	£	£	£	£
Rector's emergency fund	589	-	-	-
Whitlock flower fund	1,155	-	-	-
Ditchburn fund	1,000	-	-	-
Retiring collections	126	1,957	(1,922)	-
Flower fund	29	-	-	-
Hall Refurbishment Fund	468	-	(89)	-
	<u>3,367</u>	<u>1,957</u>	<u>(2,011)</u>	<u>-</u>
	<u>3,313</u>			

For the year ended 30 September 2024

	Movement in funds			
	Balance at 1 October 2023	Incoming resources	Resources expended	Transfers
	£	£	£	£
Organ fund	-	-	-	-
Rector's emergency fund	589	-	-	-
Whitlock flower fund	1,209	-	(54)	-
Ditchburn fund	1,000	-	-	-
Retiring collections	-	2,101	(1,975)	-
Flower fund	64	-	(35)	-
Hall Refurbishment Fund	-	618	(150)	-
	<u>2,862</u>	<u>2,719</u>	<u>(2,214)</u>	<u>-</u>
	<u>3,367</u>			

**HOLY TRINITY SCOTTISH EPISCOPAL CHURCH
DUNFERMLINE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

11 Designated funds

For the year ended 30 September 2025

	Balance at 1 October 2024	Incoming resources	Resources expended	Transfers	Balance at 30 September 2025
	£	£	£	£	£
Mission fund	1,000	-	-	-	1,000
Youth Fellowship Fund	100	-	-	-	100
	<u>1,100</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,100</u>

For the year ended 30 September 2024

	Balance at 1 October 2023	Incoming resources	Resources expended	Transfers	Balance at 30 September 2024
	£	£	£	£	£
Mission fund	1,000	-	-	-	1,000
Youth Fellowship Fund	100	-	-	-	100
	<u>1,100</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,100</u>

12 Unrestricted funds

For the year ended 30 September 2025

	Balance at 1 October 2024	Incoming resources	Resources expended	Transfers	Balance at 30 September 2025
	£	£	£	£	£
General fund	13,390	83,120	(87,099)	-	9,411
	<u>13,390</u>	<u>83,120</u>	<u>(87,099)</u>	<u>-</u>	<u>9,411</u>

For the year ended 30 September 2024

	Balance at 1 October 2023	Incoming resources	Resources expended	Transfers	Balance at 30 September 2024
	£	£	£	£	£
General fund	9,564	96,123	(92,297)	-	13,390
	<u>9,564</u>	<u>96,123</u>	<u>(92,297)</u>	<u>-</u>	<u>13,390</u>