

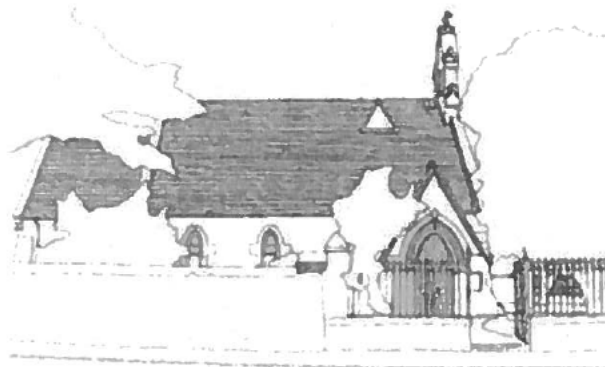
Registered Charity No SC016432

**SCOTTISH EPISCOPAL CHURCH
DIOCESE OF MORAY, ROSS AND CAITHNESS**

ST JOHN'S EPISCOPAL CHURCH: WICK

ACCOUNTS FOR THE YEAR ENDED

30TH SEPTEMBER, 2025



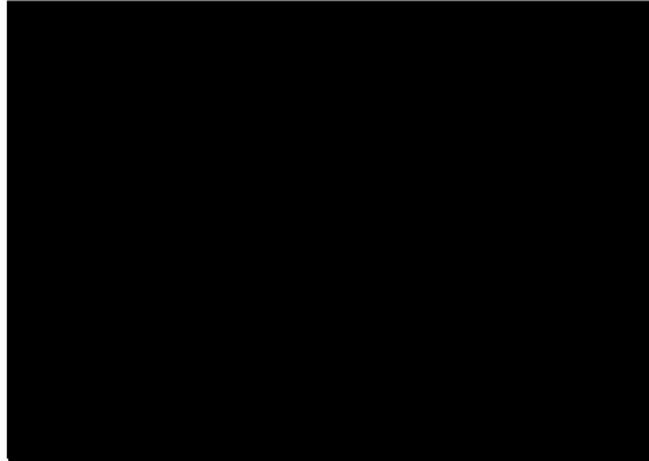
Reference and Administrative Information:

Registered Charity No: SC016432

Inland Revenue No: CR 36365

Church Address: The Church of St John the Evangelist
Moray Street, Wick, Caithness, KW1 5QF

Charity Trustees:

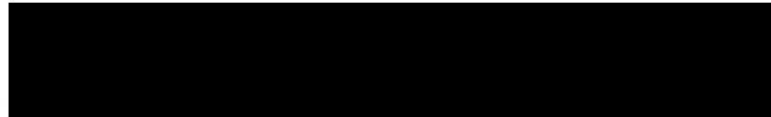


Bankers: Virgin Money
15 Academy Street, Inverness, IV1 1JN

Solicitors: Diocesan Registrar, MacArthur & Co, 7 Ardross Street,
Inverness, IV3 5PL

Independent Examiner: N [REDACTED] Victor T Fraser & Co, Chartered
Accountants, Market Square, Wick, Caithness

Principal Office:



How Constituted: Unincorporated Association

Annual Report of the Members of the Vestry (Charity Trustees)

Introduction

The Vestry is pleased to present the accounts for St John's for the year ended 30th September 2025.

We are a small but thriving congregation. We support the existing members of our congregation through worship and prayer gatherings. We encourage new members through community work such as running regular book sales, opening our church and hall to other groups and other outreach work such as our regular interaction with Befriending Caithness.

Our purpose is to uphold the traditions and teachings of Episcopalianism, to strengthen the community where we are, and to encourage members of the community to live full and responsible lives, with our encouragement, friendship and example. We use music as a means of achieving this purpose, particularly through the activities of The Poltney Bell Ringers, formerly the St John's Ringers, a handbell group. Church services are enhanced by the accompaniment of our organists.

Structure and Governance

The Church of St John the Evangelist is a Church of the Scottish Episcopal Church in full communion with the Anglican Church. The superior authority is the Bishop of Moray, Ross and Caithness. The church is subject to the Canons of the Scottish Episcopal Church. The constitution was revised in 2022.

The "Trustees" are The Bishop, The Dean, The Chancellor and The Registrar of the Diocese of Moray, Ross and Caithness, but the funds are administered by the Vestry. In terms of the Charities Accounts (Scotland) Regulations 2006 the members of the Vestry are the Charity Trustees of the church. The constitutionally appointed officers are The Priest-in-Charge, The Secretary and The Treasurer. The present Vestry members are shown on the previous page.

Apart from the Priest-in-Charge, Vestry members are elected by the congregation at the annual meeting. In November 2024, nomination forms for Vestry membership and Synod representation were made available. The AGM date of 8th December 2024 was also announced. Under the revised constitution, at least one elected member of the Vestry shall retire annually and shall not be available for re-election that year. The elected member to retire shall be the longest serving.

Activities and Achievements

The church maintained one service every Sunday and a mid-week service on the first Wednesday of each month. Additional services were held from time to time in accordance with the church calendar.

Regular book sales and other fundraising activities have taken place. The church is open for the Pulpit and Font Open Afternoons on Wednesdays.

Our website is currently under construction.

A major project to construct an extension to the church building was completed in June 2022. The extension houses a fully accessible toilet and service area. Improvements at the church entrance and pathway mean that the church is now fully accessible to wheelchair users. This has made such a difference to the activities we can host. For example, a new poetry group now meets monthly and the Wick Choral Society uses the building as a rehearsal space.

Income

St John's relies on the generosity of its congregation for most of its day to day funding. Additionally, smaller but significant amounts have been raised through use of the church and hall by other organisations and sale of merchandise.

Income has also been generated from bank interest and investment income.

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, the church would be able to maintain its current level of activities for a reasonable period until replacement funding could be found. Designated fundraising towards the toilet extension continues, to repay the loan from the Provincial Office. A balance of £4,800 remains on the loan.

The Vestry recognises that although income has remained steady, the church is facing ever increasing expenditure to maintain a Grade B listed building. Reserves have fallen to a level where alternative sources of funding are required.

Donated Facilities and Services

It is difficult to attach a monetary value to services donated by volunteers throughout the year. Services include:

- ♦ Maintenance of church garden
- ♦ Maintenance of church and hall fabric
- ♦ Cleaning of hall and church
- ♦ Laundering of church linen
- ♦ Leading of Worship when a Priest is not available
- ♦ Playing the organ at Sunday services
- ♦ Providing and arranging flowers for the altar

Expenditure

As a member of the Scottish Episcopal Church, St John'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.

Payment of the stipend for the Priest-in-Charge has been made. Apart from this, no other trustee receives any payment from the charity. The parsonage in Thurso was sold in June 2023. The property was jointly owned with St Peters in Thurso. The funds are held by the Diocese for future purchase of a parsonage.

Throughout the year we have met day-to-day running costs. The church and hall fabric have been maintained.

Risk Assessment and Policies

The Vestry regularly considers the risks faced by St John's and ensures that appropriate risk management procedures are in place to mitigate those risks. Changes in legislation are communicated from the Diocese and implemented as necessary.

The Vestry has complied with the Scottish Episcopal Church policy for the protection of children and vulnerable adults.

On behalf of the Vestry



Vestry Secretary

31st October 2025

**Independent Examiner's Report to the Trustees of St Johns Episcopal Church:
Wick**

I report on the accounts for the year ended 30 September 2025 set out on pages 6 to 8.

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)(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 report

My examination was 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

attention should be drawn in order to enable a proper
to be reached.

Chartered Accountant
Victor T Fraser & Co Limited
Chartered Accountants
3-4 Market Place
Wick
Caithness KW1 4LP

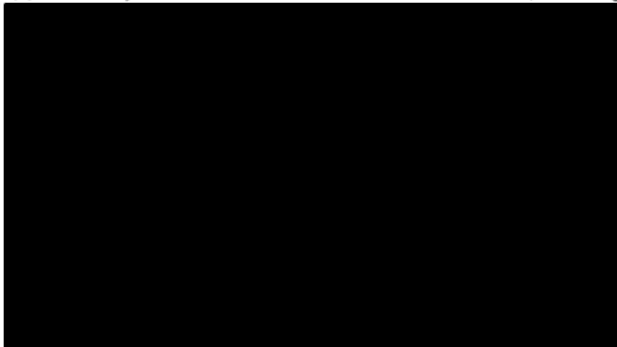
Date: 12th January 2026.

**STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

All money figures £

	Note	Restricted Funds Building Fund	Unrestricted Funds General Fund	Duff Dunbar Trusts	TOTAL 2025	TOTAL 2024
RECEIPTS						
VOLUNTARY INCOME	1		16055		16055	12895
GRANTS	2		2990		2990	
FUNDRAISING	3		2564		2564	2580
INVESTMENT INCOME	4	274		4529	4803	4442
OTHER INCOME	5	6422	162		6584	102
		6696	21771	4529	32996	20019
PAYMENTS						
COST OF CHARITABLE ACTIVITIES	6		24904	4000	28904	26428
GOVERNANCE COSTS	7		384		384	360
		0	25288	4000	29288	26788
SURPLUS/DEFICIT (-) BEFORE TRANSFERS		6696	-3517	529	3708	-6769
TRANSFERS						
SURPLUS/DEFICIT (-) AFTER TRANSFERS	8	6696	-3517	529	3708	-6769

This Statement of Receipts and Payments and notes thereto on the following pages 7 and 8 were approved by the Trustees on 7 December 2025, and signed on their behalf by:



St John's Episcopal Church: Wick

**NOTES TO THE STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

All money figures £

	Note	Restricted Funds Building Fund	Unrestricted Funds General Fund	Duff Dunbar Trusts	TOTAL 2025	TOTAL 2024
1 VOLUNTARY INCOME						
Collections			4142		4142	7661
Donations			11913		11913	5234
			16055		16055	12895
2 GRANTS						
Diocese Grant - carpets			2450		2450	
Diocese Grant - tables			540		540	
			2990		2990	
3 FUNDRAISING						
Other fundraising income			2564		2564	2580
			2564		2564	2580
4 INVESTMENT INCOME						
Duff-Dunbar Endowment Trusts				4529	4529	3980
Bank interest		274			274	462
		274	0	4529	4803	4442
5 OTHER INCOME						
Surplus on sales of Outlook			162		162	102
Business Stream - refund		946			946	
SSE Energy Solutions - refund		5476			5476	
		6422	162	0	6584	102
6 COST OF CHARITABLE ACTIVITIES						
Stipend and parsonage			4196	4000	8196	6099
Provincial and Diocesan quota			8040		8040	6561
Insurance			2324		2324	2139
Heating and lighting			3234		3234	5116
Maintenance			526		526	1012
Equipment - tables			672		672	0
Altar expenses			162		162	0
Scottish Episcopal - loan repayment			2600		2600	2600
Scottish Episcopal - loan interest			183		183	350
Church Carpet			2450		2450	
Quincennial report					0	1800
Sundry expenses			517		517	751
		0	24904	4000	28904	26428
7 GOVERNANCE COSTS						
Accountancy and examination			384		384	360
8 STATEMENT OF FUNDS						
Balances at commencement		0	11,157	635	11792	18561
Net surplus/deficit after transfers per Statement of Receipts and Payments		6696	-3517	529	3708	-6769
Balances at close		6696	7640	1164	15500	11792
<i>These funds are represented by:</i>						
Cash in hand			372		372	372
Virgin Money general account		6696	7268	1164	15128	11420
Virgin Money account					0	0
		6696	7640	1164	15500	11792

**NOTES TO THE STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025 (Continued)**

	2025	2024
9 INVESTMENTS		
Duff-Dunbar Trust No 47W009: 3617 Scottish Episcopal Church Trust units		
Market value:	120496	100530
<i>Only restriction if Church ceases to exist</i>		
<i>The income is to be applied for the Churches of the Diocese of Moray</i>		
Duff-Dunbar Trust No 48W009958 Scottish Episcopal Church Trust units		
Market value:	31915	26620
<i>The income is to be applied for General Purpose and is Unrestricted</i>		
	152411	127150
Report on Organ Fund held and administered by General Synod Office.		
9111-000 Opening Balance	1878.55	
9111-100 Investment Income December	769.50	
9111-100 Investment Income June	641.25	
9111-125 Special Deposit Interest December	34.20	
9111-125 Special Deposit Interest June	29.47	
9111-450 [REDACTED] March	-225.00	
9111-450 [REDACTED] Repairs	-895.00	
9111-450 [REDACTED] September	-225.00	
9111-650 Insurance	-319.93	
Closing Balance	<u>1688.04</u>	
10 DISBURSEMENTS		
Collections were made on behalf of the following organisations and remitted to them during the years:		
Bishop's Lent appeal	310	50
11 REMUNERATION AND EXPENSES PAID TO VESTRY MEMBERS		
Stipend and Quota for 2023/24	3225	
Stipend 2024/25	6411	6099
Quota 2024/25	6600	6561
	16236	12660
No other trustee received any remuneration or reimbursement of expenses.		
No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity.		
12 DEBTORS		
The only significant amount receivable at the end of the financial year, but not received by the year end was:		
Business Stream	151	
Hydro Electric		1053
	151	1053
13 CREDITORS		
The only significant amounts payable at the end of the year, but not paid by the end of the year was:		
Scottish Episcopal provincial loan	4815	7800
Accountancy	408	380
SSE Energy Solutions Ltd	5176	
	10399	8180