

CHARITY REFERENCE NUMBER - SC016572

ST JOHN'S EPISCOPAL CHURCH

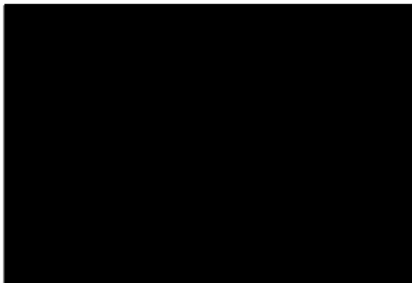
FORFAR

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

**ST. JOHN'S EPISCOPAL CHURCH**

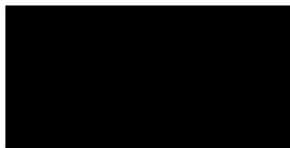
**CHARITY REFERENCE NUMBER SC016572**

**CHARITY TRUSTEES - Members of the Vestry**



Chair  
Secretary  
Treasurer

**INDEPENDENT EXAMINER**



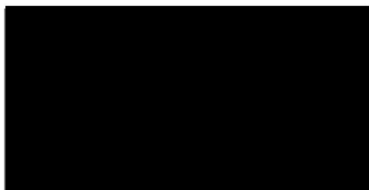
**BANKERS**

Bank of Scotland  
72 West High Street  
FORFAR  
DD8 1BJ

**CHURCH**

East High Street  
FORFAR  
Angus  
DD8 2EP

**PRINCIPAL OFFICE**



# **ST JOHN'S EPISCOPAL CHURCH**

## **REPORT OF THE VESTRY**

### **FOR THE YEAR ENDED 31st AUGUST 2025**

The members of the Vestry present their annual report together with the financial statements for the year ended 31 August 2025

#### **Structure and Governance**

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows:

1. St. John's Episcopal Church - Forfar is a registered Scottish Charity (SC016572).
2. It is a member of the Diocese of St Andrews, Dunkeld & Dunblane of the Scottish Episcopal Church and is in full communion with the Anglican Church
3. The superior authority is the Bishop of St Andrews
4. All of its affairs are governed by the Vestry.

#### **Appointment of Vestry Members**

Vestry members are elected or appointed by Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme but ongoing guidance is given to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity.

#### **Administrative Structure**

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings in good working order and to look after the finances of the church.

#### **Statement of Risk**

The Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

#### **Charitable Objectives and Activities**

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fund raising for local, national and international needs, social meetings, predominantly for the elderly and many community groups of all ages.

#### **Volunteers**

The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the activities would be unable to operate.

#### **Achievements and performance**

During this financial year we have maintained our normal Sunday service together with the Wednesday mid week service despite a small and reducing congregation. A regular monthly Taizé service has been introduced both in St John's and in St Margaret's, Lunanhead.

ST JOHN'S EPISCOPAL CHURCH  
REPORT OF THE VESTRY (continued)

**Financial Review**

Our ability to raise funds since the pandemic has not yet returned to pre Covid levels. Property maintenance remain a priority with repairs to the tower increasing in urgency.  
Our investment portfolio is with the Scottish Episcopal Church (SEC) Unit Trust Pool.

**Plans for the future**

With a new Rector now in post the Vestry is hoping to increase the current range of activities.

**Reserves**

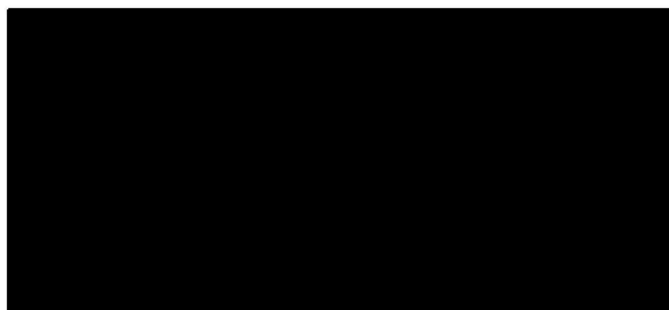
The Vestry has adopted a policy of trying to maintain a level of unrestricted reserves such that in the event of a significant drop in income the church would be able to maintain its current level of activities for a reasonable time until replacement funding is obtained.

**Statement of the Vestry Members' Responsibilities**

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which on request must reflect the current financial position of the church at that time. This must be done to ensure that the financial statements comply with 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 must take reasonable steps for the detection of fraud and other irregularities.

On behalf of the Vestry

  
Secretary



**INDEPENDENT EXAMINERS REPORT  
TO THE VESTRY OF ST JOHN'S  
FOR THE YEAR ENDED 31 AUGUST 2025**

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 5 to 7.

**Respective responsibilities of Vestry Members and examiner**

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. The Church's members of the vestry 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.

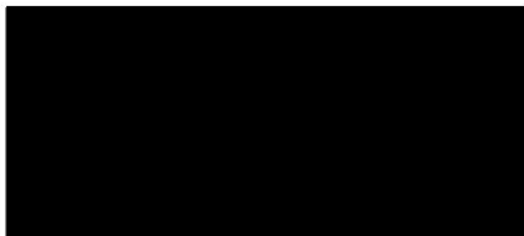
**Basis of independent examiner's statement**

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 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 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.



ST. JOHN'S EPISCOPAL CHURCH							
RECEIPTS AND PAYMENTS ACCOUNT							
FOR THE YEAR ENDED 31ST AUGUST 2025							
				Notes	2023 £	2024 £	2025 £
Receipts							
Donations received							
	Voluntary Income:	Collections	4	16580	14789	15225	
		Tax reclaimed (Gift Aid)		4596	3467	3271	
		Donations		825	0	5554	
Receipts from investments other than land & buildings					2710	2929	2330
	Sale of investments				0	10000	35000
Gross receipts from other charitable activities							
	Miscellaneous			5	34082	15150	34586
Grants received				6	0	0	0
Total receipts					58793	46335	95966
Payments							
Payments for charitable activities							
	Cost of Rector				14404	6649	29204
	Quota				10521	8683	7692
	Trustees' expenses				0	0	0
	Property expenses			7	24741	26703	34987
	Magazine expenses				863	1014	1122
	Other expenses			8	6744	8923	8950
Total payments for charitable activities					57273	51972	81955
Grants paid						0	
Governance costs						0	
Total payments					57273	51972	81955
Surplus/ (deficit) for year					1,520	-5,637	14,011

<b>ST. JOHN'S EPISCOPAL CHURCH</b>			
<b>STATEMENT OF BALANCES</b>			
<b>FOR THE YEAR ENDED 31st AUGUST 2025</b>			
	<b>2023</b>	<b>2024</b>	<b>2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>START OF YEAR</b>			
<b>Bank and cash in hand</b>			
Bank Balance	12043	10224	5363
less prior year chqs	0	0	0
Surplus/ (deficit) for year	880	-5637	14011
Closing balance	<b>12923</b>	<b>4587</b>	<b>19374</b>
<b>END OF YEAR</b>			
<b>Bank Balance</b>			
End of year bank	10224	5363	20888
Less o/s cheques	0	0	0
Prior year/s cheques cancelled	0	0	0
	<b>10224</b>	<b>5363</b>	<b>20888</b>
<b>Investments</b>			
Market value at beginning of year	84528	89132	92493
Unrealised gain/ (loss) in year	4604	3361	-30732
Market value at end of year	<b>89132</b>	<b>92493</b>	<b>61761</b>
<b>Assets</b>			
	5500	5500	5500
No depreciation has been charged on fixed assets	0	0	0
	5500	5500	5500
<b>ESTIMATE OF FUTURE LIABILITIES</b>			
Tower repairs	40000	40000	40000
Lighting (green initiative) (Church)		10000	5000
Electric upgrading			10000
Approved by the Vestry and signed on their behalf			
			
TREASURER			

## ST. JOHN'S EPISCOPAL CHURCH

### NOTES TO ACCOUNTS

FOR THE YEAR ENDED 31st AUGUST 2025

**1 PROPERTY**

The churches and the hall are not shown in the statement of balances as the Vestry believes that it is not possible to place a market value on them. The combined valuation of the buildings for insurance is £12.56 million.

**2 FUNDS**

The various funds are held for the following purposes:

**Unrestricted Funds**

General Funds: to support the work of the church

**Restricted Funds**

None

**3 TRUSTEE EXPENSES**

**Remuneration**

None of the Vestry members received remuneration in respect of their position on the Vestry.

**4 GIVING**

	2023 £	2024 £	2025 £
Gift Aid offertory	12628	10628	9999
Gift Aid Donations	825	50	5554
Cash	3952	4111	5226
	<u>17,405</u>	<u>14,789</u>	<u>20,779</u>

**5 GROSS RECEIPTS - miscellaneous**

General Fund Raising	1613	949	2282
Hall Rent	10267	11850	11666
Misc(excl HMRC)	6031	1782	19688
Magazine/Admin	1171	569	950
Legacy	15000	0	0
	<u>34,082</u>	<u>15,150</u>	<u>34,586</u>

**6 GRANTS**

**7 PROPERTY EXPENSES**

Heat and light	9801	9983	14414
Church repairs	5499	4162	8720
Church insurance	8123	8433	9000
Rectory repairs	0	3448	100
Rectory Council Tax	888	0	0
Rectory insurance	430	677	2753
	<u>24,741</u>	<u>26,703</u>	<u>34,987</u>

**8 OTHER EXPENSES**

Organ playing & maintenance	3337	3574	3373
Cleaning expenses	1600	2407	1993
Misc loan repayment plus garage costs	1807	2942	3584
	<u>6,744</u>	<u>8,923</u>	<u>8,950</u>