

Episcopal Church Of St Andrew (Strathtay)

Scotland · Charity number SC017058

Details

Status	Active
Legal form	Other
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1952-05-21
Register	View on the OSCR register

Contact

Address Laidneskea House
Grandtully
Aberfeldy
Perthshire
Perthshire
PH15 2QS

Website www.hplc.scot

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Our principal activities include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs. social meetings and community groups of all ages. supporting local community initiatives to improve well.being.

Beneficiaries: 'Other defined groups'

Objectives: The charge is established for exclusively charitable purposes, primarily for the advancement of religion

Geography

- **Main operating location:** Perth And Kinross
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£95,357	£93,755	-	0
2024-09-30	£27,152	£39,858	-	0
2023-09-30	£24,006	£27,161	-	0
2022-09-30	£24,378	£26,257	-	0
2021-09-30	£23,009	£19,893	-	0

Episcopal Church Of St Andrew (Strathtay)

Scotland - Charity number SC017058

Accounts

CHARITY REFERENCE NUMBER – SC017058

***ST ANDREW'S EPISCOPAL CHURCH
STRATHTAY***

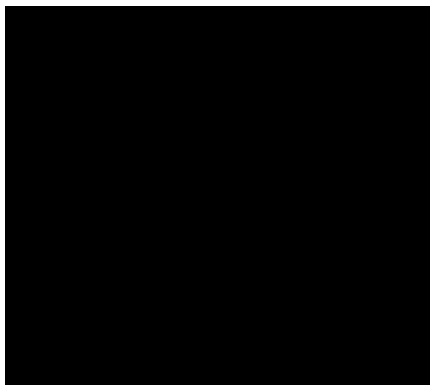


**REPORT OF THE VESTRY
&
ACCOUNTS
FOR
YEAR ENDED 30th SEPTEMBER 2025**

ST ANDREW'S EPISCOPAL CHURCH

CHARITY REFERENCE NUMBER – SC 017058

CHARITY TRUSTEES - Members of the Vestry



Rector
People's Warden
Treasurer

Rector's Warden & Safeguarding (PVG) Coordinator
Secretary
Lay Representative

CHURCH ADDRESS

Strathtay
Pitlochry
PH9 0PJ

PRINCIPAL OFFICE

c/o L Whitwood
Basford Grove
3 The Paddocks
Grandtully PH9 0PP

BANKERS

Bank of Scotland
Aberfeldy (800522) Branch
PO Box 1000
BX2 1LB

Epworth Investment Management Ltd
9 Bonhill Street
London
EC2A 4PE

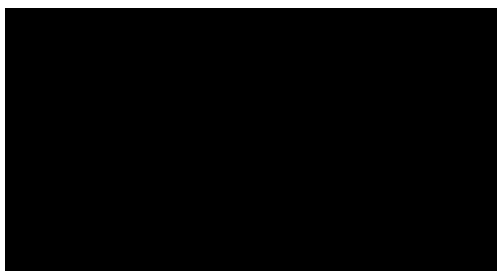
INVESTMENT COMPANIES

Evelyn Partners
206 St Vincent Street
Glasgow
G2 5SG

Unit Trust Pool
Scottish Episcopal Church
21 Grosvenor Crescent
Edinburgh
EH12 5EE

M&G Charities
PO Box 9038
Chelmsford
Essex
CM99 2XF

INDEPENDENT EXAMINER



ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY FOR YEAR ENDED 30 SEPTEMBER 2025

The members of the Vestry present their annual report together with the financial statements for the year ended 30 September 2025.

Structure and Governance

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

1. St Andrew's Episcopal Church, Strathtay is a registered Scottish Charity (SC017058).
2. It is a member of the Diocese of St Andrews, Dunkeld and Dunblane of the Scottish Episcopal Church and is in full communion with the worldwide Anglican Communion.
3. The superior authority is the Bishop of St Andrews, Dunkeld and Dunblane.
4. All of its temporal affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected or appointed from members of the Congregation by Annual General Meeting established by constitution and under the Code of Canons 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. The Risk Assessment is completed.

To maintain the integrity of the internal fabric of the church, further expensive work is needed, this will improve comfort for users, reduce energy needs and increase the longevity of the building. Grants will be needed. The small congregation already do all possible both to practically care, and also financially support, St Andrew's, however, inevitably at some time, there will be further loss of members. There thus may be continued loss of pledged giving. The importance of the church being out in the wider community is key and is well recognised. The fire safety and asbestos checks are now being arranged. A regular maintenance programme is now in place and the responsibility for the Risk Register allocated.

Work is starting to update the Five-Year Plan, especially important with the pending retirement of the Rector in 2026. Part of this, is to consider the practical and financial implications of potentially insufficient congregational support being available in the future to properly maintain the church in its current form.

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, and community groups of all ages.

Volunteers

The Vestry is extremely appreciative of all the members of St Andrew's, who, although relatively few in number, use their varied talents and skills to contribute in so many ways to support the work and life of this very special church.

ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

ACHIEVEMENTS AND PERFORMANCE

The Church continues to make its facilities available for use and provide a place of worship for the whole community. The committed members of the church continue to demonstrate their stalwart support for St Andrew's in many ways and are forging ever stronger links with surrounding communities.

The Highland Perthshire Linked Charge

St Andrew's Church is part of the Highland Perthshire Linked Charge which consists of 3 other churches: Holy Trinity, Pitlochry; Kilmaveonaig, Blair Atholl; and All Saints, Kinloch Rannoch, the latter now being a Daughter Church of Holy Trinity. [REDACTED] is the Rector for all 4 churches, most ably supported by [REDACTED], Lay Reader and Secretary of St Andrew's. The congregations enjoy coming together for Joint Services. Together they are looking at climate change initiatives. Expenses are shared between the churches.

REPORTS OF THE VESTRY MEMBERS

Rector's Report

Introduction

At the end of the financial year, it has been a busy one, with services planned to the end of the year and regularly reviewed. Planning for next year's services will take place at the end of November. [REDACTED] and I work together to ensure that all our churches have regular services and we are encouraging Lay participation as much as possible and we have held a refresher course to share experiences on Intercession in September 2025 and also training for Lay Worship Leaders. We continue to encourage congregation members to take up a role if they feel called to do so.

I will be retiring in April 2026 and as this will be my last Annual Report, I would like to take this opportunity to thank everyone for their work and care over the past 10+ years, thank you for the privilege of working with you and serving you, it has been a pleasure, and I will miss you all very much. I would also like to take this opportunity to thank Lesley for her continuing work and the support she provides to the smooth running of the Linked Charge and also my thanks to our Linked Charge Treasurer [REDACTED] for all her hard work and care.

It is also important to thank all those who work tirelessly to ensure our churches function, Organists, Sacristans, Eucharistic Ministers, Intercessors, Readers, Coffee Makers, Welcomers, Fundraisers, our Newsletter Editor, all Vestry Members, Gardeners and of course our congregations and visitors. Thank you all for your time and your care.

Key Points

- Regular services in all our churches and on Zoom continue.
- The merger of All Saints with Holy Trinity is now complete.
- The Pitlochry Nativity Play planned again with Pitlochry Festival Theatre for December in the Garden. Working with the Pitlochry High School.
- Short Advent course and Christmas services finalised.

ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

- Ecumenical links with the Church of Scotland working well with joint services especially at Christmas and Easter
- Quinquennials have been undertaken at 3 of our 4 churches and repairs and maintenance is required across all three. Major maintenance is required at Holy Trinity and fundraising is going to be important.
- An Archiving group meets regularly to work with the archives of Holy Trinity and eventually All Saints Kinloch Rannoch.
- The Serenity Garden continues to flourish and develop, the Garden Group work hard to maintain the churchyard and to develop biodiversity. Much has been accomplished this year and we are now working on better access to the garden by widening gates and paving difficult to reach areas.
- The Climate Change Group which operates across the Charge is working well although little happened during the summer.
- The Provincial Energy Footprint tool need to be completed by all our churches.

Occasional Offices & Others

- 7 Funerals and 1 burial of ashes this year,
- 1 Wedding this year.
- I attend Provincial Mission Board Meetings, this material feeds into the work of the Diocesan Mission Board
- Convenor of the Diocesan Mission Board and planning with the Diocesan Environment Group Climate Change Gathering in October. Part of Convenors role is also to serve on Diocesan Standing Committee, 2024/25 has been a busy year.
- Attend Cathedral Chapter Meetings.

Liz Baker

Vestry Secretary's Report

The Vestry met on 15th January, 29th May and 14th August 2025. The Annual Church meeting agreed to ratify the continuation of Liz Baker's ministry with us until 7th January 2026, her 74th birthday; the Rector has since then, asked to continue until the end of April 2026. The Annual meeting was held on 21st January 2025 and was attended by 16 members of the congregation.

The Vestry continues to be concerned with the maintenance of the building and grounds. In the absence of an active Property Convenor this is managed by the Treasurer with help from other members of the Vestry. The records of property matters from the past years have now been placed in the Vestry for reference.

We have a five-year plan which now needs some updating of financial matters. We have reported as far as possible on the Net Zero initiative, although somewhat inhibited by difficulties in getting accurate information from our energy supplier. I have also distributed to the other vestries the profile which we assembled for the advertisement of the post of Rector in 2012 so that it can be updated ready for 2026.

ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

The congregation numbers remain fairly stable with an average of 16 at each service. Although about half are over eighty, they remain active and interested in the life of the church and have provided an enthusiastic welcome for visitors and new members.

In order to raise funds for the maintenance of the church they also continue to participate enthusiastically in the cake stall for the Grandtully Gala and stalls at the Grandtully Hall sales. The Gordon family opened their garden for a barbecue in aid of church funds. We were unable to secure a week at the Thrift Shop this year but will take one at the beginning of the next financial year. The Vestry membership has remained largely unchanged as might be expected in a small congregation. Members of the congregation participate in the services by reading and intercessions, they offer coffee and biscuits after the service and provide flower arrangements throughout the year.

I have produced a booklet of the history of St Andrew's in conjunction with a member of the Kilmaveonaig congregation, a photographer who is skilled in booklet design. This has been printed for us by the Charge and is sold for church funds. The photographs have also been used for the website and to identify the results of property maintenance.

In consideration of the retirement of the Rector, plans have been made for training worship leaders to maintain the provision of services in the three main churches.



Lay Reader's Report

The Rector and I have regular staff meetings and telephone discussions to ensure that the Charge works efficiently. This has been quite a busy year, as I continue to share in the provision of services to ensure that there is a service every Sunday in each of the three main churches; this means that I take at least one service every Sunday. We have also maintained the provision of a Zoom evening service fortnightly, which has been instrumental in continuing the connection with people who might not be able to attend the morning services or who live out of the area but feel a connection with the churches of the Charge. I provide the service once a month and attend on the other Sundays.

At Christmas and Easter I take the extra services such as Christingle, Good Friday, Easter Fire and the joint service with the Church of Scotland during Holy Week. We maintain a close relationship with the Church of Scotland, the Grandtully, Logierait and Strathtay Group, and join with them for services when there is a fifth Sunday in the month: they join us, or we go to them. On the Sundays when the Rector takes her annual leave, I take a service for the whole Charge in one of the churches.

As the organist at Holy Trinity is planning to move away, I have taken on the choice of hymns for both St Andrew's and Holy Trinity. I send the readings for each week to the manager of the website and write the notice sheet for St Andrew's which I distribute by email. Some of the congregations do not use email so I print and deliver the news sheet to them each week.

As a small congregation, the members are very supportive of each other and offer lifts to those who do not drive and telephone or visit those who need company; and make sure that those in difficulty can be helped.

ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

I plan and lead a House Group which meets monthly in various homes and in the fishing hut at Wester Lochan. This has a small but enthusiastic membership and covers many religious topics but also gives a chance for wider discussion and social interaction which is not possible after services. I also lead the Book Group which meets at Holy Trinity each month; we choose a wide variety of books, and this also maintains the social connection between the churches of the Charge.

I represent the Charge on the Upper Tay Anti-Poverty Group and am a trustee of the funding body. Each request for help is considered by the trustees and the appropriate assistance offered. The wider group share advice and report on needs; the St Andrew's congregation are invited to share in identification of need in our area.

████████████████████

Protecting Vulnerable Groups (PVG) / Safeguarding Report

I took over from ██████████ as PVG Co-ordinator last year and attended a Training Session in St John's Cathedral last September.

During this year, there have no reports of concerns or breaches. It is recommended that the Trustees review the existing safeguarding policies to ensure continued compliance with the latest regulatory requirements. All the relevant members of St Andrew's completed PVG training in September 2023.

I attended a Charity Trustee Training and Networking Evening in Aberfeldy on 5th February 2025 and will be attending the Safeguarding Conference – Diocese of St Andrews, Dunkeld and Dunblane on Wednesday, 29th October in St Matthews Church, Tayside Street, Perth.

████████████████████

Lay Representative's Report

As St Andrew's Lay Representative, I was present at the Annual Synod Meeting in Perth Cathedral. Net Zero was very much to the fore, as was agreeing an adjustment on a Canon covering the appointment of a new Bishop. Caring for Creation, the Energy Performance Certificate and grant applications were also covered.

I attended the first Dunkeld Area Council meeting at St Columba's in Stanley where we resolved to support each other with information and experiences. Unfortunately, I was unable to attend the second meeting in September.

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ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

Property Report

Another busy year in maintaining and improving the fabric of the church. Work has been ongoing to further reduce water ingress into the church from the exterior, with some benefits already evident. It is welcome that responsibility for ensuring that the various matters are taken forward, is now being shared by Vestry members in the absence of a designated Property Convenor.

The relevant investigations and preparation are underway, so that grant applications may be submitted for the further fabric repairs that are required.

Roof

- Slates repaired & replaced
- Ridge tiles replaced
- Lead watergates installed
- Gutters & drains cleared

Grounds

- Topsoil added
- Grass mown/hedges trimmed regularly during growing season
- Handrail rubbed down & repainted
- Wasps' nest removed

Interior

- PAT Test carried out
- Fire check

Work currently ongoing / being arranged

- Asbestos survey
- Fire risk/safety check
- Ensure Risk Register updated
- Architect's report/advice re pointing, mortar composition, advisability of removing cement pointing/cladding. Scottish Lime Centre & British Geological Society advising.
- Examination of the mortar presently in place & examination of stone
- Lowering gravel level adjacent to wall north side
- Making toilet area accessible
- Establishing a regular maintenance programme
- Hoping to employ a cleaner



ST ANDREW'S EPISCOPAL CHURCH

REPORT OF THE VESTRY (continued)

FINANCIAL REVIEW

Total assets are £145,862 as compared with £143,036 last year, an increase of £2,826. To maintain a net surplus in the bank account, £5,000 of invested funds were sold; in addition, £7,500 was sold to cover the outlay for church repairs; this resulted in the surplus of £1,602 in Receipts and Payments, comparing with a deficit of £12,706 last year.

This year, although giving in the Open Plate has increased, there is a significant reduction in Pledged Giving; Donations increased substantially – largely due to 2 generous donations totalling £2,000 towards the roof repairs. As usual the church members expended much effort in fundraising initiatives, including publishing a recipe book and hosting a very successful barbeque. Sadly however, this year we were not allocated a week in the Thrift Shop, usually our most lucrative annual fundraising event.

██████████ performance has not been particularly good over recent times, so the Diocesan Administration Board advised a transfer into the Unit Trust Pool (UTP) of the Scottish Episcopal Church (SEC) due to its better performance. Another advantage is that UTP is managed specifically for the SEC, so conforms to its ethical investment policy. Overall, investment dividends are little changed, however this includes only an early dividend from SEC, with the remaining 3 months still to come.

The main outlay this year has been the repair of the roof including replacement of the broken ridge tiles. There are encouraging early signs of reducing internal dampness & no further evidence of frank water ingress.

St Andrew's continues to contribute a 30% share to the Linked Charge expenses.

Plans for future periods

Our involvement with members of the other churches in the Charge continues, as does our sharing services with the Kirk. Planning for the retirement of our rector is ongoing, as is updating our Five-Year Plan. We hope to continue the improvement of the fabric of the church by addressing the issues with the external walls, this will necessitate grant funding in addition to our fundraising efforts.

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, at present, comfortably more than a year, until replacement funding obtained. We are hopeful that the change of investment placement will generate improved dividends. The main expenditure will continue to be for maintenance/repairs, anticipated to be in excess of £50,000 over the next 5 years.

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 (as amended). They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

On behalf of the Vestry

██████████
██████████
(Secretary) ██████████

Date

14/10/2025

INDEPENDENT EXAMINER'S REPORT
TO THE VESTRY OF ST ANDREW'S EPISCOPAL CHURCH
FOR THE YEAR ENDED 30 SEPTEMBER 2025

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 11 to 15.

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity 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 2006 Accounts 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.

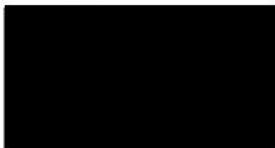
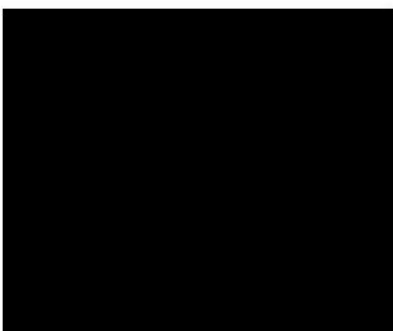
Independent examiner's statement

In 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.



Date 17/10/2025

ST ANDREW'S EPISCOPAL CHURCH

RECEIPTS & PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
		<u>Unrestricted</u>	<u>Restricted</u>	<u>TOTAL</u>	<u>TOTAL</u>
		<u>funds</u>	<u>funds</u>	<u>FUNDS</u>	<u>FUNDS</u>
Receipts					
Pledged Giving		6,488	800	7,288	8,278
Open Plate		3,303	-	3,303	2,858
Donations	1	623	2,128	2,751	875
Tax reclaimed (Gift Aid)		2,581	261	2,842	3,129
Investment Income	2	2,930	-	2,930	3,135
Sale of Investments	12	66,816	7,500	74,316	4,000
Bank Interest		91	142	233	519
Fundraising with Donations	3	-	1,474	1,474	2,776
Special Collections & Gifts	4	60	-	60	1,265
Other Income	5	160	-	160	317
		<u>£83,052</u>	<u>£12,305</u>	<u>£95,357</u>	<u>£27,152</u>
Payments					
Stipend & Pension (shared)		12,688	-	12,688	12,846
Linked Charge Account	6	0	-	0	(112)
Quota	7	2,864	-	2,864	2,872
Property Expenses	8	3,729	10,613	14,342	20,747
General Expenses	9	1,209	-	1,209	954
Rector's Expenses	10	595	-	595	708
Fundraising Expenses	3	-	31	31	177
Special Collections & Gifts	4	0	-	0	1,190
Governance Costs	11	150	-	150	300
Purchase of Investments	12	61,816	-	61,816	
Total Payments for Charitable Activities		<u>£83,051</u>	<u>£10,644</u>	<u>£93,695</u>	<u>£39,683</u>
Donations to other charities	4	60	-	60	175
Net receipts/(payments)		<u>£83,111</u>	<u>£10,644</u>	<u>£93,755</u>	<u>£39,858</u>
Surplus / (Deficit) for Year		<u>(£59)</u>	<u>£1,661</u>	<u>£1,602</u>	<u>(£12,706)</u>

ST ANDREW'S EPISCOPAL CHURCH

STATEMENT OF BALANCES AS AT 30 SEPTEMBER 2025

Notes	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>
Bank & Cash-in-hand				
Opening balance	5,484	5,965	11,449	24,155
Surplus / (deficit) for year	(59)	1,661	1,602	(12,706)
Closing balance	<u>£5,425</u>	<u>£7,626</u>	<u>£13,051</u>	<u>£11,449</u>
Investments				
	14			
• Diocese	67,827	-	67,827	61,050
• St Andrew's	49,999	-	49,999	49,916
• Fabric	-	14,324	14,324	19,960
Total investments	<u>£117,826</u>	<u>£14,324</u>	<u>£132,150</u>	<u>£130,926</u>
Total Cash and investments	<u>£123,251</u>	<u>£21,950</u>	<u>£145,201</u>	<u>£142,375</u>
Other Assets				
Linked Charge Deposit	8	661	661	661
TOTAL ASSETS	<u>£123,912</u>	<u>£21,950</u>	<u>£145,862</u>	<u>£143,036</u>

Approved by the Vestry on and signed on their behalf

Treasurer

Rector

11.

10/25.

ST ANDREW'S EPISCOPAL CHURCH

NOTES TO ACCOUNTS FOR YEAR ENDED 30 SEPTEMBER 2025

GENERAL ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the church during the financial year, along with a statement of balances. No adjustments have been made for any income due but not received, nor for any expenses incurred but not yet paid at the year-end. Except for investments, fixed assets are not capitalised. If no restricted funds are shown in a section, it indicates that that particular section contains unrestricted funds only.

Funds

The various funds are held for the following purposes:

Unrestricted Fund

- General Fund – to support the general work of the Church.

Restricted Funds

- These funds are made up of monies given or raised for specific purposes and include the Fabric Fund which is designated to cover the cost of property repairs, maintenance, and improvements.

	<u>2025</u>	<u>2024</u>
General Funds	5,425	5,484
Restricted Funds	7,626	5,965
	<u>£13,051</u>	<u>£11,449</u>

Shared Costs

St Andrew's is responsible for meeting 30% of the costs of clergy (including expenses associated with travel and accommodation) sharing the cost with the other 3 churches in the Highland Perthshire Linked Charge, with whom they share the rector.

Church Building

The church is not shown in the statement of balances. The Vestry believes that it is not possible to place a market value on it. The valuation of the building for insurance purposes is £2,342,065 and the contents £167,012.

1 DONATIONS

There was a total of £2,128 into the Fabric Fund which included 2 large donations totaling £2,000 given specifically for the roof repairs; other donations include general donations and for the purchase of new Blue Service Books.

2 INVESTMENT INCOME

£1,069 from M&G; £945 from Evelyn Partners; £916 from the Unit Trust Pool of Scottish Episcopal Church, the latter May – June only

ST ANDREW'S EPISCOPAL CHURCH

NOTES TO ACCOUNTS continued

3 FUNDRAISING EVENTS & ASSOCIATED DONATIONS (Restricted Funds)

	Income	Expenses	Surplus
Gala	417	1	416
BarBQ	440	-	440
Grandtully Sales Table	329	30	299
Recipe Books	95	-	95
Church History/Guide	72	-	72
Garden Produce	121	-	121
TOTAL	<u>£1,474</u>	<u>£31</u>	<u>£1,443</u>

4 SPECIAL COLLECTIONS & GIFTS

£60 was collected at the Christingle Service and donated to Children's Hospices Across Scotland (CHAS)

5 OTHER INCOME

	Unrestricted	Restricted	Total
Tummel Income	102	-	102
Easyfundraising	58	-	58
TOTAL	<u>£160</u>	-	<u>£160</u>

6 LINKED CHARGE

A deposit of £661 that makes up St Andrew's share of the working capital is retained in the bank account of the Linked Charge. All expenses are shared as usual with the other member churches in the Linked Charge.

7 QUOTA

As a member of the Scottish Episcopal Church, 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 accountable income of the church in comparison with that of other churches in the Diocese and Province. During this year it has increased from 16% to 16.5%.

ST ANDREW'S EPISCOPAL CHURCH

NOTES TO ACCOUNTS continued

8 PROPERTY EXPENSES

	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
	Unrestricted	Restricted	Total	Total
Heat and Light	473	-	473	1,002
Church Insurance	2,326	-	2,326	2,127
Rectory Council Tax	752	-	752	746
Rectory (Pitlochry)	178	-	178	539
Repairs & Maintenance	-	10,613	10,163	16,334
TOTAL	<u>£3,729</u>	<u>£10,613</u>	<u>£14,342</u>	<u>£20,748</u>

Repairs & Maintenance

Costs include: Roof repairs £5,120; Outside Materials (Ridge tiles, Slates, soil etc) £4,702; Gardening £468; PAT Testing £100; Removal of wasps' nest £85; Fire Check £138

9 GENERAL EXPENSES

	<u>2025</u>	<u>2025</u>	<u>2025</u>	<u>2024</u>
	Unrestricted	Restricted	Total	Total
Stationery & Postage	428		428	353
Copyright Licence	198	-	198	194
Advertising	0	-	0	181
Architectural Prints	-	-	-	77
Scotland's Churches Trust	50	-	50	50
Ministry Events	178		178	44
Flowers	0	-	0	34
Beverages	15	-	15	14
Church consumables	237	-	237	7
Blue Books	103	-	103	-
TOTAL	<u>£1,209</u>	<u>£0</u>	<u>£1,209</u>	<u>£954</u>

10 EXPENSES PAID IN RESPECT OF THE RECTOR

	<u>2025</u>	<u>2024</u>
Mileage	598	495
Telephone	108	108
Conferences/meetings*	(111)	105
TOTAL	<u>£595</u>	<u>£708</u>

*The figures include a credit of £125 received for a Clergy Conference in 2022 that was cancelled

ST ANDREW'S EPISCOPAL CHURCH

NOTES TO ACCOUNTS continued

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GOVERNANCE COSTS	2025	2024
Legal Fees (Title Deeds Registration)	-	150
Independent Examination	150	150
TOTAL	<u>£150</u>	<u>£300</u>

REMUNERATION AND EXPENSES PAID TO VESTRY MEMBERS

A total of £115 was paid during the year to Vestry members in respect of general costs incurred in services to the Charge. None of the Vestry members received any remuneration relating to their position as Vestry members

The Rector received stipends (and pension contributions) in accordance with the SEC approved stipendiary amounts for her post as Rector.

No other transactions were made with Connected Persons.

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INVESTMENTS

	<u>Diocese</u>	<u>Strathtay</u>	<u>St Andrew's Church Fund</u>	<u>St Andrew's Fabric Fund</u>	<u>TOTAL</u>
	<i>Unit Trust Pool (SEC)</i>	<i>Evelyn Partners</i>	<i>M&G</i>	<i>M&G</i>	
Market value at beginning of year	£0	£61,050	£49,916	£19,960	£130,926
Purchase/Sale of Investments	61,816	(61,816)	(5,000)	(7,500)	(12,500)
Management Fee	(157)	(508)	-	-	(665)
Gain/(Loss) in year	6,168	1,274	5,083	1,864	14,389
Market Value end of year	<u>£67,827</u>	<u>£0</u>	<u>£49,999</u>	<u>£14,324</u>	<u>£132,150</u>

Sale of Investments

- Evelyn

On the recommendation of the Diocese, the investment in Evelyn was transferred into the Unit Trust Pool of the Scottish Episcopal Church (SEC) where there should be better returns and it is run in line within the ethical policy of SEC. £157 is a Transfer Fee and there will be no further annual fees for the SEC investment.

- M&G
 - Investments were sold from the general Church Fund when the bank balance decreased to ensure it remained in credit.
 - Investments were sold from the Fabric Fund to cover the cost of the roof repairs