

Registered Charity SC023265

Scottish Episcopal Church

Diocese of Moray, Ross and Caithness

Church of St John the Baptist, Rothiemurchus

Accounts for year ended 30 September 2025

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Reference and Administrative Information:

Registered Charity: No SC023265

Principal Address: St Johns Church, Rothiemurchus, Aviemore, PH22 1QH

Website: www.stjohns-rothiemurchus.co.uk

Clergy:

Ven Richard Gillings
Rev Alison Hart
Rev Jenny Jones (Data Protection Officer)
Rev Tony Sparham
Rev Ellie Charman

Vestry Members:

Mrs Janet Benson
Dr Catherine Cargill
Rev Ellie Charman
Mrs Kathryn Gillings
Mrs Jan Goodall (Hall Convener and People's Warden)
Mr Brian Leith
Mrs Sarah Mackay (Secretary and Priest's Warden)
Mrs Deborah Munday (Lay Representative and Officer for the Protection of Vulnerable Groups)
Mr Gary Stoddart (Treasurer)
Mrs Sue Sykes

Vestry Member died during the year:

Brian Leith

Bankers:

Royal Bank of Scotland
Inverness Chief Office
Falcon Square
Eastgate Shopping Centre
Inverness
IV2 3PP

Independent Examiner: Dr Richard Green

Health & Safety Officer: Mr Ian Bradbury

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Annual Report of the Members of the Vestry:

We are a small friendly congregation who meet for traditional Anglican worship and we extend a welcome to residents throughout Badenoch and Strathspey as well as to many visitors who come to this area on holiday.

Our clergy minister not only at St Johns but also at our sister Church, St Columba's, at Grantown, about 12 miles away. Our congregation comes from a wide area in the Highlands of Scotland, and both the Rev Jenny Jones (in Newtonmore) and the Rev Alison Hart (in Carrbridge) hold meetings and services in their homes. In addition, ministry to the wider community continued with the Rev Eleanor Charman taking the lead for us at St John's, St Columba and for other charges in our Diocese. Beneficial consequences of this outreach have been felt with the introduction of monthly summer evensong being held at Laggan Church. Sadly, we lost Brian Leith, a vestry member, during the year.

The trend in the finances of the Church continues as in previous years with the regular cash expenses being greater than our regular income. The significant increase in running costs (Note 5) is due to general inflation and the one off costs of clearing moss from the church roof, the purchase of pew cushions, a new Advent Altar front, electricity usage (previously not charged due to dispute with Scottish Power) and the printing and postal distribution of the leaflet to raise awareness of our Church.

During the year, quarterly accounts were circulated to the Vestry and discussed at their regular meetings. No changes were made to the saving accounts with the Royal bank of Scotland during the year other than a transfer of funds from the RBS Business Reserve account to bolster the current account. The holding in the SEC Unit Trust Pool has performed well over the year.

Accounts for the Hall are kept separately. Income from the Hall showed a slight increase but costs still exceed income.

Cathy Cargill and Stuart Palmer have continued to hold successful Friday concerts and must be thanked for all their hard work. Again, a cash surplus was recorded even after generous donations to the performers chosen charities had been made. Thanks also to members of the congregation and others who have helped with catering and other duties.

A new electricity meter was installed in early December 2024 and a new contract taken with Scottish Power. The accounts now include electricity costs which had not been incurred in the previous financial year due to the dispute with Scottish Power.

The introduction of Internet (Wi-fi) for the Church and Hall has been a great success. The automation of heating and lighting has provided more efficient use of energy. Thanks again to Stuart Palmer for making this possible. Our contract with internet service provider Zen is working well.

The Venerable Richard Gillings celebrated his 80th birthday in September. Collections from the congregations of both St Columba and St John's were donated to Richard at a special birthday party held in StJohn's hall. (see Note 7).

Sadly, the Reverend Ellie Charman left us at on the 30th September. She received a gratuity from both St Columba and St John's. Collections were made and donated to her at a farewell gathering after her last Sunday Eucharist on the 28th Sept. (see note 8).

New pew cushions were fitted in September. Funding was made possible from part of the late David Cobbett's legacy and part from a generous donation from the Reverend Alison Hart in memory of her mother. The generous donation from the Reverend Alison Hart will be shown in next year's accounts.

Scottish Charity Regulator (OSCR). In accordance with the new charity regulations, all vestry members including Richard Gillings are now listed as Trustees and registered on the OSCR database

Governance:

St Johns is an unincorporated association, governed by a constitution brought up to date in 2014. It is governed by Canon Law of the Scottish Episcopal Church. The management team is known as the Vestry and members of the Vestry are the Charity Trustees of the church.

Apart from the clergy, Vestry members are elected by the Congregation at the annual meeting.

The Vestry is responsible for managing and safeguarding the assets of the church and are also responsible for keeping proper accounting records. From time to time the Vestry considers the risks faced by St Johns and ensures that appropriate risk management procedures are in place to mitigate those risks.

St Johns is supported by the Diocese of Moray, Ross, and Caithness in the Scottish Episcopal Church through the pastoral oversight of the Bishop, and the central support functions at Diocesan level. St Johns has an obligation to contribute to the costs of the Diocese through payment of an annual quota.

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Independent Examiners Report to the Trustees of St John the Baptist, Rothiemurchus

I report on the accounts of the charity for the year ended 30th September 2025 which are set out on pages 6 to 9.

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 trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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
- 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.



Richard L Green PhD 15th December 2025

3 Coylum Road, Aviemore, PH22 1QG

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Receipts and Payments Account for the Year Ended 30 September 2025

	Notes	2025 £	2024 £
Receipts			
Donations	2	16,566.83	14,932.44
Receipts from investment other than land & buildings	3	6,155.38	5,850.44
Receipts from Hall Rental	4	2,578.25	1,449.00
Concert Income		1,415.50	2,720.80
Legacies		<u>100.00</u>	<u>2,000.00</u>
<i>Total Receipts</i>		<u>26,815.96</u>	<u>26,952.68</u>
Payments			
Payments relating to charitable activities	5	26,872.81	15,020.06
Payments related to Hall Rental	3	4,206.96	3,415.30
Grants and donations relating directly to charitable activities	6	676.95	516.50
Concert expenses		1,250.18	1,748.22
<i>Total Payments</i>		<u>33,006.90</u>	<u>20,700.08</u>
Surplus / (deficit) for the year		(6,190.94)	6,252.60

ALL FUNDS ARE UNRESTRICTED

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Statement of Balances as at 30 September 2025

	2025 £	2024 £
Cash at bank		
Balance at beginning of year	99,132.19	92,879.59
Surplus (deficit) for the year	(6,190.94)	6,252.60
<i>Total cash funds at end of year</i>	<i>92,941.25</i>	<i>99,132.19</i>
 Investments (SEC Unit Trust Pool)		
Market value at beginning of year	132,150.69	114,677.57
Additions at cost		
Disposal proceeds		
Unrealised gain/ (loss) in year	12,165.12	17,473.12
<i>Market value at end of year</i>	<i>144,315.81</i>	<i>132,150.69</i>
 Fund Balances (Cash and Investments)		
At beginning of year	231,282.88	207,557.16
Cash surplus / (deficit) for year	(6,190.94)	6,252.60
Movements in investments	12,165.12	17,473.12
<i>At end of year</i>	<i>237,257.06</i>	<i>231,282.88</i>

ALL FUNDS ARE UNRESTRICTED

Scottish Episcopal Church of St John the Baptist, Rothiemurchus

Notes to Accounts for Year Ended 30 September 2025

1 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. Except for investments, fixed assets are not capitalised.

Church Buildings

The church and the hall are not shown in the statement of balances. The trustees believe that it is not possible to place a market value on them. The valuation of the buildings for insurance purposes is £3,660,000.

2 Donations:

	2025 £	2024 £
Congregational cash giving	1,552.02	1,227.81
Gift Aid donations including tax refund	13,449.76	13,379.43
Other donations	<u>1,565.05</u>	<u>325.20</u>
	<u>16,566.83</u>	<u>14,932.44</u>

3 Receipts from investments other than land & buildings:

These amounts represent bank interest of £1,866.70 and investment income from the Unit Pool Trust. St Johns owns 4,332 Units which were valued at £144,315.81 (£33.3139 per unit) on 30th September 2025.

4 Hall Trading Records:

	2025 £	2024 £
Hall Rental	2,587.25	1,449.00
Hall Costs	<u>4,206.96</u>	<u>3,415.30</u>
	<u>(1,619.71)</u>	<u>(1,966.30)</u>

5 Payments related to charitable activities:	2025 £	2024 £
Diocese and Provincial quota	10,056.00	8,757.00
Travel and other reimbursed expenses	1,771.88	46.80
Church building running costs	12,037.26	4,228.48
Worship related costs		
Purchase of Investment		
Administrative costs	<u>3,007.67</u>	<u>1,987.78</u>
	<u>26,872.81</u>	<u>15,020.06</u>

6 Donations:

The church made donations of £676.95.

Special Collections

During the year the church made 2 special collections. Because the church was simply collecting the money on behalf of individual donors and forwarding it to the nominated recipient this income and expenditure is not included in these accounts as part of the income and expenditure of the church.

The funds paid directly to recipients by St John's were as follows:

The Venerable Richard Gillings 80 th birthday gift:	£252.00.
The Reverend Ellie Charman leaving gift:	£375.00.

Note 7:

Ven Richard Gillings: for bank statement reconciliation, £230.00 was credited to St John's from St Columba – this was St Columba's congregation donations to The Venerable Richard Gillings on Sept 22nd. This was added to £252.00 from St John's. The total was therefore £482.00. £450.00 was donated to Richard Gillings with the balance of £32.00 paid in October.

Note 8:

Rev Ellie Charman: due to a clerical error when pooling the collection for the Reverend Ellie Charman with St Columba, an over payment was made by St Columba. The overpayment of £20.00 was repaid to them in October.