

**SCOTTISH EPISCOPAL CHURCH**  
**DIOCESE OF MORAY, ROSS AND CAITHNESS**  
**ST PAUL'S CHURCH, CROACHY, STRATHNAIRN**

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

**CHARITY REFERENCE NUMBER SC023268**



## **ST. PAULS EPISCOPAL CHURCH**

**CHARITY REFERENCE NUMBER SC023268**

**HMRC Reference CR 34032**

### **CHARITY TRUSTEES - Members of the Vestry**

Dean Alison Simpson	Chairperson
Mrs Helen Lawton	Secretary
Mr Jeremy Kelly	Treasurer
Mrs Christina Murray	Member
Mrs Marion Gerlings	Member
Lt Col James Murray	Member
Mrs Pam Simpson	Member
Mr Peter MacDonald	Member

### **INDEPENDENT EXAMINER**

Margaret Sweeney  
56a Culcabock Avenue  
Inverness  
IV2 3RQ

### **BANKERS**

Bank of Scotland  
2-6 Eastgate  
Inverness  
IV2 3NA

### **CHURCH ADDRESS**

St Paul's Episcopal Church  
Croachy  
Strathnairn.  
Inverness  
IV2 6UB

### **PRINCIPAL OFFICE**

St Paul's Episcopal Church  
Croachy  
Strathnairn.  
Inverness



## **ST. PAULS EPISCOPAL CHURCH**

### **REPORT OF THE VESTRY FOR THE YEAR ENDED 30 JUNE 2025**

The members of the Vestry present their annual report together with the financial statements for the year ended 30th June 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 Paul's Episcopal Church Strathnairn is a registered Scottish Charity (SC0 23268)
- 2 It is a member of the Diocese of Moray Ross and Caithness of the Scottish Episcopal Church and is in full with the Anglican Church.
- 3 The superior authority is the Bishop of Moray, Ross and Caithness.
- 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 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 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 of the youth, 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**

The Church continues to make its facilities available for use and worship for the whole community.

#### **Financial Review**

A Profit of £3,064 has been made this year compared to a profit of £6,630 last year  
The Vestry is encouraged by the level of giving by members.

#### **Plans for future periods.**

The Vestry will continue its range of present activities in the foreseeable future.

#### **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 period until replacement funding is obtained.

#### **Statement of the Vestry Member's Responsibilities**

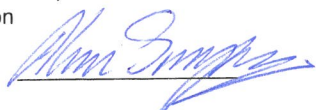
The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which on request, must reflect the current financial 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 Charity Accounts (Scotland) Regulations 2006. 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

Dean Alison Simpson  
Chairperson

Dated

  
21-1-26

**INDEPENDENT EXAMINERS REPORT**  
**TO THE VESTRY OF ST. PAUL'S EPISCOPAL CHURCH**  
**YEAR ENDED**

I report on the accounts of the charity for the year ended 30th June 2025 which are attached.

**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 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.

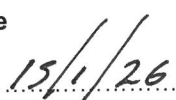
**Independent examiner's statement**

In the course of my examination, no matter has come to my attention other than disclosed below

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 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.

Signature ..... 

Margaret Sweeney CPA

Date ..... 

# ST PAUL'S CHURCH, CROACHY, STRATHNAIRN

## RECEIPTS AND PAYMENTS ACCOUNT For the 12 months ended 30th June 2025

	Funds 2025	Funds 2024
<b>RECEIPTS</b>		
<b>Congregational and voluntary:</b>		
Collections	2,379	2,316
Donations	4,030	3,970
Gift Aid tax refunds	0	1,412
Fund Raising	0	0
Rent received	13,470	0
Miscellaneous Income	557	14,533
	<u>20,436</u>	<u>22,231</u>
<b>Investment Income</b>		
SEC Unit Trust Pool	38	39
	<u>38</u>	<u>39</u>
<b>Total Receipts</b>	<u>20,473</u>	<u>22,270</u>
<b>PAYMENTS</b>		
<b>Clergy</b>		
Administration	691	305
	<u>691</u>	<u>305</u>
<b>Church and Parsonage</b>		
Diocesan Quota	3,780	5,173
Altar Expenses	1,653	1,456
Electricity	6,027	2,430
Insurance	1,664	1,859
Maintenance, repairs and renewals	4,418	3,565
Miscellaneous	139	408
(Gain)/loss on Investments	(963)	444
	<u>16,718</u>	<u>15,334</u>
<b>Total Payments</b>	<u>17,409</u>	<u>15,639</u>
<b>Excess of Receipts over payments</b>		
<b>Net Profit</b>	<b>3,064</b>	<b>6,630</b>





# SCOTTISH EPISCOPAL CHURCH

## DIOCESE OF MORAY, ROSS AND CAITHNESS

### ST PAUL'S CHURCH, CROACHY, STRATHNAIRN

#### Statement of Balances as at 30th June 2025

	2025	2024
Bank Account Balances - Current Account	10,704	8,603
Investments	20,203	19,240
	<u>30,907</u>	<u>27,843</u>

#### NOTES ON THE ACCOUNTS

1 These accounts have been prepared on a receipts and payments basis to confirm with Regulation 9 of Charities Accounts (Scotland) Regulations 2006.

The market value of the S.E.C. investment at 30th June 2025 was £ 18,571 (2024 £17,636)

The market value of the Scottish Widows Investment at 30th June 2025 was £ 1,632 (2024 £1,604)

3 It has been the policy of the trustees to write off the cost of new equipment in the year expended.

4 No remuneration has been paid to any trustee or person connected to them during the year.

5 Apart from direct reimbursement for payments made on behalf of the Church, no trustees received expenses during the year.

Signed



Jeremy Kelly  
Treasurer

Date 20 - 1 - 26

