

Saint Donnan's Scottish Episcopal Church, Lochalsh

Trustees Annual Report

&

Receipts & Payments Accounts

for year ending 30th September 2025

Saint Donnan's Episcopal Church, Lochalsh

Information

Charity Reference No.	SC034295
Charity Trustees:	Revd Jane Whittell Mr Timothy Sowood Mrs Flora MacFarlane Mr Hugh Morison CBE Mrs Beverly Madley- resigned 12 th June 2025 Mr Keith Madley- resigned 12 th June 2025
Treasurer	Mrs Ilona Morison An Goirtean Letterfearn By Kyle of Lochalsh IV40 8HT
Independent Examiner:	Mr Roger Kendall, M.I.A.B. R & S Book-keeping 7 Sydney's Way Poolewe Achnasheen IV22 2JS
Bankers	Royal Bank of Scotland Portree (A) Branch Bank Street Portree Isle of Skye IV51 5BX
Church Address	Nostie Kyle of Lochalsh Ross-shire IV40 8EQ
Secretary	Revd Jane Whittell The New House 27 Portnalong Carbost IV47 8SL

Beverly Madley resigned as secretary in the summer because of health issues after serving faithfully and zealously. She and Keith have both resigned from the vestry but continue to clean the church, set up for the service, offer refreshments and help in many ways.

Saint Donnan's Episcopal Church, Lochalsh

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, the Vestry reports to the congregation as follows:

- 1) St Donnan's Scottish Episcopal Church, Lochalsh is a registered Scottish Charity (SCO 34295).
- 2) It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church.
- 3) The superior authority is the Bishop of Moray, Ross and Caithness.
- 4) All its affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected or appointed by the Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme, but on-going 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.

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, and outreach to the many visitors to the area during the summer months, the youth, the elderly and community groups of all ages.

Volunteers

The Vestry is grateful for all the time freely given by volunteers, without whom none of the activities would happen, and for the clergy, all self-supporting, who serve the church.

Saint Donnan's Episcopal Church, Lochalsh

Achievements and Performance

Our regular pattern is a twice monthly Eucharist at 10.30 led by Revd. Jane Whittell on the first and third Sundays in the month. Additional services are held at Christmas, Easter and during Holy week. Revd Francis Minay, Revd Nigel Pearson, Revd Don Grant and Revd Roger Yates have stood in for Revd Jane on several occasions or shared duties at a service with her. Iona Liturgy Zoom services are usually held on 5th Sunday in the month, led by Flora Macfarlane and Revd Jane Whittell. These are ecumenical: we are joined by Church of Scotland and RC friends. In March we had a World Day of Prayer service.

Our average attendance is 12, sometimes only single figures, on other occasions more when we have visitors or extra attendance on feast days.

In January 2025 Bishop Mark Strange confirmed Alex Dunlop, aged 15, grandson of Revd Francis Minay. Alex and his mother Lyn are regular members of our congregation.

Financial Review

The Accounts show a small surplus this year. The money from our insurance claim for the flood of 5th February 2024 is still in the bank awaiting the bulk of the remedial work to be done, though some work was done soon after the flood by Danny Goddard with no charge. The joiner we hoped would do the work was injured. Recently another joiner came to St. Donnan's to look at and quote for necessary repairs after the flood and the maintenance work flagged up by the Quinquennial Inspection. This means that effectively there is a loss, as work is still to be done and paid for but we have received the money from the insurers.

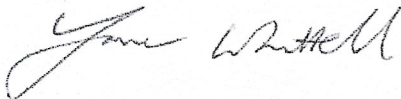
Reserves

Vestry continues to seek to maintain a level of unrestricted reserves such that, if income falls below costs, the church will continue its current level of activities for a reasonable period until replacement funding is obtained. Our present reserves are more than sufficient to meet this test and this year have increased from £13,362 to £14,791.

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 Charities 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



Revd Jane Whittell
Chair

Date: 6.1.26

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES

I report on the accounts of the Charity for the year ended 30 September 2025 set out on pages 5 to 7.

Respective responsibilities of the Trustees and examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. The 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 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 the consideration of unusual items or disclosures in the accounts and seeks explanations from the directors 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 8 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.



Roger Kendall
Independent Examiner

7 Sydney's Way
Poolewe
Achnasheen
IV22 2JS

Date: 8/1/26

Saint Donnan's Episcopal Church, Lochalsh

RECEIPTS AND PAYMENTS ACCOUNT for the Year Ended 30 September 2025

		2025	2024
RECEIPTS	Notes		
Donations Received			
Collections		453	588
Gift Aid		1,600	1,940
Donations		975	265
Tax Reclaimed		547	550
Insurance Claim			1,850
		-----	-----
Total Donations		3,575	5,193
Receipts from Investments			
SEC Unit Pool Trust		440	386
Bank Interest		114	112
		-----	-----
TOTAL RECEIPTS		4,129	5,691
		-----	-----
PAYMENTS			
Payments for Charitable Activities			
Diocesan Quota		1,521	1,440
Church Services		35	
Clergy Expenses	1	150	200
Insurance		533	525
Heating & Lighting		561	996
Maintenance		960	54
Professional Fees			60
Charitable Giving	2		300
Cleaning		60	160
Sundries		165	45
		-----	-----
TOTAL PAYMENTS		3,985	3,780
		-----	-----
Surplus (Deficit) for year		144	1,911
		=====	=====

Saint Donnan's Episcopal Church, Lochalsh

STATEMENT of BALANCES as at 30th September 2025

	Notes	2025	2024
Opening Bank and Cash in Hand			
Current Bank Account		587	504
Deposit Account		9,920	8,030
Cash in Hand			62
		<hr/>	<hr/>
		10,507	8,596
Surplus (Deficit) for Year		144	1,911
		<hr/>	<hr/>
		10,651	10,507
Closing Bank and cash in Hand			
Current Account		580	587
Deposit Account		10,071	9,920
		<hr/>	<hr/>
		10,651	10,507
		=====	=====
Current Assets			
SEC Unit Trust		£14,791	£12,166 (Market Value)

Approved by the Vestry and signed on their behalf:

Treasurer

Ilona Morrison

Date: 6.1.26

Secretary

June Whitell

Date: 6.1.26

Saint Donnan's Episcopal Church, Lochalsh

Notes to the Accounts for the Year Ended 30 September 2024

Property

The Church is not shown in the statement of balances as the Vestry believe that it is not possible to place a market value on it. The valuation of the building for insurance purposes is £96,572.

Funds

The various funds are held for the following purposes:

Unrestricted Funds

General Fund – to support the work of the church.

Restricted Funds

There are currently no restricted funds.

Trustee Expenses

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

Other Notes

1. Vestry does not require an invoice for expenses incurred by Clergy who conduct services. They are paid the mileage rate recommended by the Diocese or a fixed sum by agreement with the Vestry.
2. No charitable donations were made during the year.