



**St Peter's Episcopal Church, Peebles
SC002464**

**Annual Report and Accounts
Year ended 30 September 2024**

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Annual Report and Accounts

for the year ended 30 September 2024

As the Charity Trustees of St Peter's Episcopal Church, Peebles (SC002464), the Vestry is pleased to present the Annual Report and Accounts for the year ended 30 September 2024. These have been prepared in accordance with OSCR guidance.

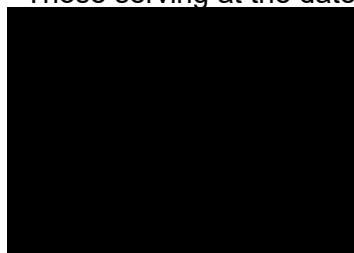
REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: St Peter's Episcopal Church, Peebles
Registered Charity No: SC002464
Principal Address: St Peter's Episcopal Church, Peebles
Cabbage Hall, Tweed Green, Peebles, EH45 8AP

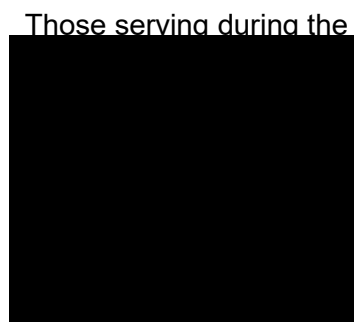
Charity Trustees:
(Vestry Members)

Those serving at the date of approval of the Annual Report:

People's Warden and Vestry Chair
Secretary, appointed 13 March 2024
Treasurer



appointed 17 January 2024
appointed 13 March 2024



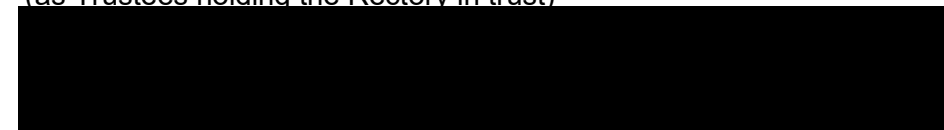
Those serving during the financial period:

resigned 26 November 2023
resigned 26 November 2023
resigned 26 November 2023
resigned 26 November 2023
appointed 26 November 2023 resigned 21 March 2024
resigned 7 May 2024
resigned 15 September 2024

Other Vestry Members:
(not Charity Trustees)

(none)

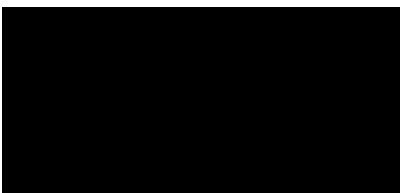
Trustees for the Charity: (as Trustees holding the Rectory in trust)



Bankers:

Bank of Scotland
70 High Street
Peebles EH45 8AQ

Independent Examiner:



STRUCTURE, GOVERNANCE AND MANAGEMENT

St Peter's Episcopal Church, Peebles is an unincorporated association governed by a constitution. The current version of the constitution dates to 2020. As a member congregation of the Diocese of Edinburgh in the Scottish Episcopal Church it is also governed by Canon Law of the Scottish Episcopal Church. St Peter's Episcopal Church, Peebles was linked with St. Andrew's Episcopal Church, Innerleithen until 15 September 2024. Prior to the resignation of the Rector, [REDACTED], both charges shared a Rector supported by non-stipendiary priests and worship leaders. The Rector was responsible for the spiritual affairs of the Church and delegated aspects of the Church's operations to the ministry team. The Bishop has appointed [REDACTED] as interim pastor to support the congregation and Vestry of Church through the vacancy and recruitment period.

The management team of the Church (the Vestry) are also the Charity Trustees of the Church. Apart from the Rector, the Rector's Warden, Secretary, and Treasurer, ordinary members are elected by the congregation at the annual general meeting. The Rector (when in post) is appointed by the Vestry and the Bishop of the Diocese. The Rector's Warden is appointed annually by the Rector. The Secretary and Treasurer are appointed by the Vestry. An elected Vestry member normally serves for three years. Details of the Vestry members are given on page 2.

OBJECTIVE AND ACTIVITIES

The objective of St Peter's Episcopal Church, Peebles is to advance the mission of the Christian Church. This objective is carried out through worship, service, and fellowship, and through mission and pastoral activities. The principal activities of the Church are public worship, the spiritual development of its members, and community mission activities. Collections are held regularly for charitable causes that provide benefits to disadvantaged individuals and communities in this country and overseas.

In carrying out its objectives the Church depends upon the contribution, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship; participating in pastoral care; service on sub-committees and through group activities; the maintenance of premises and fabric; and a variety of fund raising and social activities. These contributions are all highly valued and all members of the congregation are encouraged to, and many do, participate in them.

RECTOR'S REPORT

[REDACTED] left his charge of St Peter's Church on 15 September 2024. The Vestry and congregation of St Peter's are grateful to [REDACTED] for his ministry to us from June 2020 to September 2024. To mark his departure the congregation gave some Peeblesshire Blockart gifts by local artist [REDACTED] and a gift of £595.

St Peter's Episcopal Church, Peebles is therefore currently without a Rector. The Bishop has appointed [REDACTED] as interim pastor to support the congregation and Vestry through the vacancy and recruitment period, for which the Vestry are very grateful.

VESTRY REPORT

St Peter's Vestry has met six times since the last Annual General Meeting held in November 2023, and has also met twice with the St Andrew's, Innerleithen, Vestry during 2024. At the AGM in 2023, it was proposed and seconded that [REDACTED] was re-elected as People's Warden. [REDACTED] was also proposed, seconded and elected to the Vestry, from which he resigned in March 2024. [REDACTED] were co-opted to the Vestry in March 2024, with [REDACTED] taking on the role as Vestry Secretary.

At the start of January the congregation was invited to help and support the Vestry in shaping a Mission Action Plan for 2024. Some initial ideas were shared and it was suggested St Peter's adopt the vision and priorities of the diocese and use these to shape the goals and actions of the congregation for the months to come.

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On Saturday 27th January, a group of 14 met to consider all the feedback received and began the next stage of the process by identifying two areas for renewed focus as a church. Amongst the group there were those who have been connected with St Peter's throughout our lifetime and contributions from some of the youngest members were also heard. It was an interesting and enjoyable time, during which the group reflected on and shared the many positive aspects of church life. The outcome of this process was the publication of the Mission Action Plan in May. It is a document which both lays the foundation for further development in the coming year and for the appointment process for a new Rector.

In February, [REDACTED] organised a successful and enjoyable "Not a Burns Supper": a well-attended social evening. The different items of entertainment from a variety of members from the congregation were very much appreciated by all.

During Lent a successful series of small groups met weekly to discuss and reflect on the themes from the Lent material Watch+Pray, produced by the Church of England.

On Easter Monday a group of over 30 people of all ages walked from Peebles to Eddleston along the multi-use path. Despite the grey and wet weather, there were many interesting conversations along the way. The hospitality at [REDACTED]'s home at the journey's end provided further opportunities for fellowship and refreshments. This walk marked the end of Cedric's Lent appeal for the Wi'am organisation in Bethlehem, for which he raised a staggering £5,700. The congregation supported this with over £500 raised from the coffee morning held in April. The previous coffee morning in Advent 2023 raised over £1,300 for St Peters.

A meeting was held in July with both Vestries of St Peter's and St Andrew's Innerleithen. Led by [REDACTED], it provided both Vestries with an opportunity to discuss the upcoming vacancy. A further meeting in October saw a continuation of these discussions and our interim pastor, [REDACTED], joined that meeting.

[REDACTED], Secretary

TREASURER'S REPORT

I am pleased to report a much more positive financial year for the Church. Whilst our outgoings have continued to increase, our congregation and congregational giving has also increased, which has helped us to reduce the financial deficit.

Our financial deficit in 2022-23 was over £12,000. As set out in more detail below, we have hugely benefitted from a generous legacy this year, which has enabled us to undertake the boiler replacement project. That makes like-for-like comparisons slightly more difficult. We are reporting a surplus of nearly £5,000. However, without the generous legacy, giving for the boiler replacement project, and the cost of the boiler replacement project, I estimate that we would have had a financial deficit in 2023-24 of around £7,000, so an improvement on 2022-23, but still some way to go to be financially sustainable.

Our regular congregational donations by standing order have increased from £23,538 in 2022-23 to £25,824 in 2023-24. It is certainly more comforting as a Treasurer to have regular standing orders donations, and I would encourage anyone happy to make the switch from plate / envelope donations to standing orders to speak to me for the appropriate forms. Our plate and envelope donations have remained steady, meaning that our overall regular giving has increased from £33,750 in 2022-23 to £37,843 in 2023-24.

We have also had some really positive fundraising at the beginning of the financial year, with our hymn signing event raising £250, our Christmas coffee morning raising £1,280, the swim the Nile challenge raising £912, and Sheila's steps challenge raising £150.

In addition, the choir Christmas concert raised £396 for the Peeblesshire Foodbank, our Christingle raised £361 for Aberlour, and Cedric's amazing walking challenge and our Lent appeal raised a huge £5,717 for the Wi'am

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for the year ended 30 September 2024

project.

In this financial year we received a generous legacy of £25,000 from the estate of the late Michael Gjessing in, and the executors have indicated that a further, much smaller, sum will be given once the administration of the executory is complete. The Vestry decided that such a legacy should primarily be used for capital projects, rather than on day-to-day expenditure. This enabled us to push ahead with the long-planned boiler replacement project, replacing our legacy oil boiler with a modern and efficient gas boiler. It was great to see the congregation responding positively to this project, increasing donations to general funds to support this project by over £3,000.

We enter the vacancy period with a strong cash position, with nearly £50,000 in the bank, plus the prospect of a further generous legacy payment, and the opportunity to increase our reserves whilst our expenditure is significantly reduced by not having the costs of a Rector.

However, our congregation and congregational giving remains below a sustainable level to support a full time Rector. Growth of our congregation is required, but such growth doesn't happen on its own though. It needs to be the primary focus of the energies of the Rector and Vestry, requiring focussed leadership, enthusiasm, and determination from a Rector, and the support of the whole congregation. That must be at the forefront of all our minds as we discern our future and look for and consider candidates to be our Rector.

My thanks as always go to [REDACTED] for counting and banking all cash donations, and to [REDACTED] for undertaking the gift aid return, which this year added an amazing £7,505 to our receipts.

[REDACTED], *Treasurer*

RESERVES

The reserves policy is to maintain reserves sufficient to meet three months of normal operating costs and any other committed expenditure. This would equate to approximately £15,000 based on the current year's figures, excluding the exceptional costs of the boiler project. At 30 September 2024, the church held £46,698.58 in unrestricted reserves. The church was operating at a significant loss, which would mean that the unrestricted reserves would decrease to at least the level of the reserves policy within the next three to four years. However, during the vacancy period, with significantly reduced costs, we expect to build the unrestricted reserves up even further. The vacancy period, with significantly reduced costs, also enables some of the necessary and desirable capital works identified in the quinquennial report to be undertaken. The reserves policy will be reviewed in the coming year.

Approved by the Vestry on 14 May 2025 and signed on their behalf

[REDACTED]

Treasurer

[REDACTED]

Secretary

INDEPENDENT EXAMINER'S REPORT

to the Trustees (Vestry Members) of St Peter's Episcopal Church, Peebles

I report on the statement of account of the charity for the year ended 30 September 2024, the financial statements for which are set out on pages 7 to 13.

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit exemption 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.

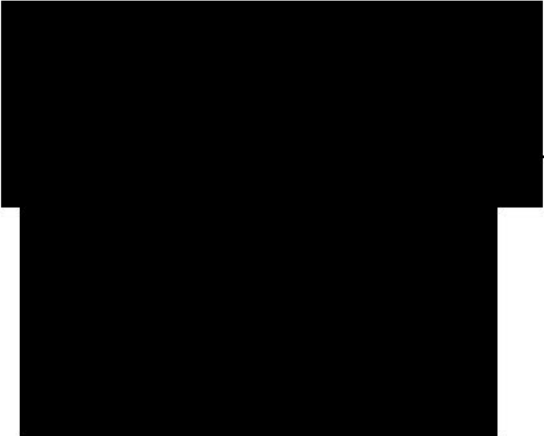
Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations (as amended). 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 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 proper understanding of the accounts to be reached.



Date 03/06/2025

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 30 September 2024

	Note	Unrestricted 2023-24	Restricted 2023-24	Total 2023-24	Total 2022-23
RECEIPTS					
Donations	2	£50,028	£0	£50,028	£44,137
Legacies	3	£25,000	£0	£25,000	£0
Grants	4	£0	£1,480	£1,480	£1,440
Receipts from Fundraising	5	£2,692	£0	£2,692	£1,918
Investment Income		£0	£0	£0	£0
Other Income		£0	£0	£0	£0
Total Receipts		£77,720	£1,480	£79,200	£47,495
PAYMENTS					
Cost of Generating Funds	8	£0	£0	£0	£0
Cost of Charitable Activities		£71,683	£2,530	£74,213	£59,555
Governance Costs		£200	£0	£200	£195
Total Payments		£71,883	£2,530	£74,413	£59,750
Surplus / Deficit before transfers		£5,837	-£1,050	£4,787	-£12,255
Transfers		£0	£0	£0	£0
Total Surplus / Deficit		£5,837	-£1,050	£4,787	-£12,255

The above accounts exclude funds raised through special collections or fundraising for other charities; see note 6 below. The accounts also include funds received from and payments made on behalf of St Andrew's Church; see notes 1.4, 7, and 8 below.

The notes on pages 9 to 13 form an integral part of these accounts.

STATEMENT OF BALANCES

as at 30 September 2024

	Note	Unrestricted 2023-24	Restricted 2023-24	Total 2023-24	Total 2022-23
Cash, Bank and Deposit Balances Brought Forward		£37,406	£1,050	£38,456	£50,711
Movement in the year					
Surplus / Deficit of Receipts and Payments for the year		£5,837	-£1,050	£4,787	-£12,255
Net payments from St Andrew's		£3,455	£0.00	£3,455	£0.00
Cash, Bank and Deposit Balances Brought Forward		£46,699	£0.00	£46,699	£38,456
Other Assets (estimated)					
Rectory		£101,500	£0.00	£101,500	£101,500
Gift Aid Recoverable		£3,750	£0.00	£3,750	£3,500
Owed by St Andrew's		£0.00	£0.00	£0.00	£3,455
Total other assets (estimated)		£105,250	£0.00	£105,250	£108,455
Liabilities (estimated)					
Creditors		£250	£0.00	£250	£250
Total Liabilities (estimated)		£250	£0.00	£250	£250

The above statement excludes funds raised through special collections or fundraising for other charities; see note 6 below. The statement also excludes funds received or due from St Andrew's Church; see notes 1.4 and 7 below. As at 30 September 2024, no money was owed to or from St Andrew's Church.

The notes on pages 9 to 13 form an integral part of these accounts.

Approved by the Vestry on 14 May 2025 and signed on their behalf

Treasurer

Secretary

NOTES TO THE ACCOUNTS

1. Basis of Preparation and Accounting Policies

1.1. Basis of Accounting

- a) The accounts are prepared under the Receipts and Payments Basis.

1.2. Form of Financial Statements

- a) The Trustees have decided to prepare the financial statements on the Receipts and Payments basis.
- b) Unrestricted Funds: Funds that may be used at the discretion of the trustees in furtherance of the objects of the charity.
- c) Restricted Funds: Funds that may only be used for specific purposes, where restrictions arise as specified by a donor or when the funds are raised for a particular purpose.

1.3. Receipts and Payments

- a) All income is recorded as a receipt when received by the charity.
- b) All payments are recorded as a payment when the payment is made by the charity.

1.4. Joint Costs

- a) St Peter's Church shared a Rector with St Andrew's Church, Innerleithen, and both churches jointly own the Rectory at Edderston Road, Peebles, in which the Rector resided (St Andrew's Church 42%, St Peter's Church 58%). There was an agreement between both churches that St Andrew's contributed 20% to the cost of clergy and to 42% of the Rectory running costs. That agreement has kept under review by both Vestries. For administrative purposes, St Peter's Church makes the payments and recovers the amount due from St Andrew's Church. These accounts show only the cost of clergy and Rectory running costs which relate solely to St Peter's Church with the contribution from St Andrew's Church netted off against these costs. See notes 10 and 11 below.

1.5. Assets

- a) **The Rectory** - The cost of the Rectory is recognised as the proportion owned by St Peter's - i.e. 58%. The Rectory was purchased in 2001 and the historic cost of this asset is shown in the accounts.
- b) **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 the Church. The valuation for insurance purposes is in excess of £1 million.

1.6. Special Collections

- a) Collections made on behalf of other charities, are not shown in the accounts. Further details are provided in note 6.

1.7. Taxation

- a) The charity is not liable to income or capital gains tax on its charitable activities. Irrecoverable VAT is included in the asset cost to which it relates.

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for the year ended 30 September 2024

2. Donations

	Unrestricted 2023-24	Restricted 2023-24	Total 2023-24	Total 2022-23
Plate	£6,697	£0	£6,697	£6,027
Envelopes	£5,322	£0	£5,322	£4,185
Standing Orders	£25,824	£0	£25,824	£23,538
Weddings and Funerals	£100	£0	£100	£350
Other Donations	£4,580	£0	£4,580	£2,979
Gift Aid	£7,505	£0	£7,505	£7,057
Total Donations	£50,028	£0	£50,028	£44,136

3. Legacies

We received an initial payment of £25,000 for the generous legacy from the estate of the late Michael Gjessing. The executors have indicated that a further, much smaller, sum will be given once the administration of the executory is complete.

4. Grants

Grants totalling £1,480 were received from the Diocese of Edinburgh. £480 was for rural travel and transition to higher stipend payments. £1000 was for the boiler replacement project. These grants are restricted and have been used for expenditure for intended purposes in this financial year.

5. Fundraising

Our fundraising totalled £2,692.20. Our hymn signing event raised £250. Our Christmas coffee morning raised £1,280.20. The swim the Nile challenge raised £912. Sheila's steps challenge raised £150. Our Easter bunny fundraiser raised £100. These are all unrestricted funds.

6. Special Collections for Third Parties and Donations

During the year St Peter's Church undertakes collections on behalf of other charities which is passed directly on to them and so the amounts are not shown in these accounts. For information purposes, the amounts collected were as follows:

Peebles Food Bank (from Choir Concert)	£396.00
Aberlour Trust (from Christingle)	£361.47
Wi'am Lent Appeal	£5,616.80

There are no amounts outstanding from collections made in previous years.

During the year St Peter's Church also made the following donations from general funds:

Mercy Ships	£400.00
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for the year ended 30 September 2024

7. St Andrew's Church

	Unrestricted 2023-24	Restricted 2023-24	Total 2023-24	Total 2022-23
Funds received from St Andrew's	£13,348	£0	£13,348	£8,000
Less amounts of shared expenditure	-£9,893	£0	-£9,893	-£11,007
Additional income received / amount extra paid out	£3,455	£0	£3,455	-£3,007
Balance brought forward owed to / owing from St Andrew's	-£3,455	£0	-£3,455	-£448
Balance owed to / owed from St Andrew's	£0	£0	£0	-£3,455

8. Payments

	Unrestricted 2023-24	Restricted 2023-24	Total 2023-24	Total 2022-23
Cost of Generating Funds				
Cost of Generating Funds	£0	£0	£0	£0
Total	£0	£0	£0	£0
Cost of Charitable Activities				
Quota	£4,245	£0	£4,245	£4,509
Total Cost of Clergy	£48,053	£480	£48,533	£46,440
(less contribution from St Andrew's)	-£9,611	£0	-£9,611	-£6,541
Cost of Church Building	£24,860	£2,000	£26,860	£9,425
Cost of Rectory	£1,322	£0	£1,322	£4,779
(less contribution from St Andrew's)	-£282	£0	-£282	-£1,459
Worship	£1,555	£0	£1,555	£448
Outreach	£210	£0	£210	£265
Teaching	£162	£0	£162	£0
Pastoral	£135	£0	£135	£0
Administration	£683	£0	£683	£435
Donations	£350	£0	£350	£1,255
Total	£71,683	£2,530	£74,213	£59,556
Governance Costs				
Independent Examiner's Fee	£200	£0	£200	£194
Total	£200	£0	£200	£194
Total Payments	£71,883	£2,530	£74,413	£59,750

The Cost of Clergy and Cost of Rectory sums above include payments made on behalf of St Andrew's Church. The contribution received from St Andrew's Church for and apportioned to Cost of Clergy and Cost of Rectory is also shown.

9. Cost of Clergy

From June 2020 to September 2024 we had had a full time Rector, and stipend, pension payments, and other costs and expenses incurred are noted below. St Peter's Church and St Andrew's Church shared the services and cost of the Rector, Rev Andrew Taylor-Cook. Shown below is the actual amount paid by St Peter's Church, on behalf of St Peter's Church and St Andrew's Church, with the proportion shown attributable to St Peter's Church and included in our accounts. In addition, restricted grants totalling £480 were received from the Diocese of Edinburgh this year for rural travel and transition to higher stipend payments, which are paid towards Gross Stipend. The balance of payments for the Cost of Clergy of £9,611 were made on behalf of St Andrew's, which form part of the shared expenditure detailed in notes 7 and 8.

		St Peter's		St Peter's
	2023-24	2023-24	2022-23	2022-23
Gross Stipend	£32,391	£25,913	£29,835	£23,868
Less Stipend Grant	-£480	-£384	-£1,440	-£1,152
Pension Contributions	£10,430	£8,344	£9,607	£7,686
Total Salary and Pension	£42,341	£33,873	£38,002	£30,402
Payroll Fees	£489	£391	£444	£355
Rectory Council Tax	£3,530	£2,824	£4,552	£3,642
Rector Travel and Phone	£1,693	£1,354	£2,002	£1,601
Total Cost of Clergy	£48,053	£38,442	£45,000	£36,000

10. Remuneration and Expenses Paid to Vestry Members

St Peter's Church has no employees, and no employee received emoluments in excess of £60,000. The Rector, a member of the Vestry and a Trustee, received a stipend (and pension contribution) at rates agreed with the Vestry at appointment; this is uplifted each year in line with increases approved by the Scottish Episcopal Church. As is customary, the Rector occupied, rent-free, the Rectory jointly owned by St Peter's Church and St Andrew's Church. The council tax and the Rector's travel and telephone expense were also paid jointly by St Peter's Church and St Andrew's Church. Details of all of these payments to the Rector are shown in note 8.

Only receipted out-of-pocket expenses related wholly and directly to the work of St Peter's Church are paid to Vestry members and clergy. These expenses relate purely to purchases on behalf of the Church and are not deemed to be payment of Trustees' expenses. Trustee Indemnity Insurance is in place for the benefit of all members of the Vestry.

11. Pension Fund

Stipendiary Clergy are eligible to join the Scottish Episcopal Church Pension Fund which is a non-contributory defined benefit scheme with benefits based on final pensionable salary. The is a member of the Fund and others employed by the Scottish Episcopal Church are also members. St Peter's Church is unable to identify its share of the underlying assets and liabilities of the Fund on a consistent and reasonable basis and so accounts for its contributions as if the scheme was a defined contribution scheme. The contribution rate for the year under review was 32.2%; the rate is based on the recommendations of the Fund's Actuary following the periodic valuation of the Fund as at 31 December 2010 which estimated the Fund's total surplus to be £389,525. There were no contributions outstanding at 30 September 2024 in relation to any past Rector.

Annual Report and Accounts

for the year ended 30 September 2024

12. Fund Movement Summary

	Note	At 30/09/2023	Incoming	Outgoing	At 30/09/2024
Unrestricted Funds					
General		£37,407	£77,720	-£71,883	£43,244
Net payments from St Andrew's		£0	£3,455	-£0	£3,455
Total Unrestricted Funds		£37,407	£81,175	-£71,883	£46,699
Restricted Funds					
Mercy Ships		£50	£0	-£50	£0
Garden		£1,000	£0	-£1,000	£0
Diocesan Grants		£0	£1,480	-£1,480	£0
Total Restricted Funds		£1,050	£1,480	-£2,530	£0
Total Funds		£38,457	£82,655	-£74,413	£46,699

Purpose of Restricted Funds:

- **Mercy Ships:** Funds raised for Mission Partner [REDACTED] at Mercy Ships
- **Garden:** Donation given specifically for work to front and side church gardens
- **Diocesan Grants:** Funds provided by the Diocese towards increased clergy costs.

Annual General Meeting Reports

Pastoral Care

In the absence of a Rector, Pastoral Care becomes the work of the whole congregation- though we do have [REDACTED] if there is a need for an ordained minister. [REDACTED] left the names of 3 people he had been taking Home Communion to and I will continue to do this with the reserved sacrament.

If you know of anyone who is very ill, please let myself or [REDACTED] know and they can be prayed for regularly by those who use our prayer list.

I think many of us visit or phone those who we know need a little extra companionship. Maybe we can all extend this a little wider. Have you missed seeing someone in Church recently? Can you check if all us OK? Have you heard that someone is unwell - can you be in touch with them? Having a Church Directory is very useful for finding contact information. Do contact me if I can be any help with this.

I always feel that St Peter's Church is like a big family and I hope we can look after each other as family members.

[REDACTED]

Music

Another year has continued the tradition of choral music with the positive support from the choir, the Vestry, congregation and local community.

The choir remains committed with now a regular 12 - 14 voices adding to the quality of our worship at St Peter's. However, my endeavours to increase the number of the choir have not been successful. Therefore, I continue to appeal to anyone interested in singing with us irregularly as well as more regularly.

Our Christmas Concert in December was a great success with a full church, rousing singing, wonderful refreshments and another fine retiring collection for the Peebles Food Bank. Our Christmas Concert for 15th December 2024 will start rehearsals in November. Again, anyone who'd like to join us will be made most welcome.

Holy Week with the service of sung 'Compline' with 'The Lent Prose' unaccompanied was again notable with an increase in congregational attendance. I encourage you to come to these beautiful services.

The organ this year is not doing well. This fine instrument of historical interest requires renovation beyond the basic maintenance and tuning currently given. This year I engaged local organ builders to inspect, report and quote. I also obtained advice from the Borders Organ Advisor from The Scottish Federation of Organists. From this, the Vestry have agreed a way forward to have needed maintenance done to keep the organ's ability for our worship in the first stage. Then further work in stages as funds are raised or obtained to maintain it for the foreseeable future.

As with the last 2 years, moving forward I will endeavour to attract new singers for regular services and additional events to maintain and widen the music at St Peter's.

Your sustained support is greatly appreciated for the music we offer to remain an integral part of our worship. As we pray and pass through the vacancy of Rector period I hope for continued choral music at St Peter's in years to come.

[REDACTED], *Organist and Director of Music*

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Sunday School and Children

During 2024, we have continued to focus our children and young people's work on a once a month All Age Service on the third Sunday of the month, which has good attendance from all the congregation. At other times our children and young people use the space at the back for activities during the service. Some of those of secondary school age join in with the Leckie Church youth group on a Friday night and have been away to Scripture Unions camps, which all helps them learn about Jesus and connect with other Christian young people.

In the Mission Action Plan that we developed in early 2024 we recognised the importance of engaging all generations in church life. We said that we wanted to strengthen and deepen our work with children and young people. We noted that we were in the fortunate position that we have a number of families connected with St Peter's and we already had a pattern of services that includes a monthly all-age service. It is fair to say that in 2023 and 2024 we have done less for our children than we would like and we could do much more if we had some volunteers to lead our work with children and run Sunday School or to put on occasional children's activities.

As we come to Advent and Christmas, we will have families involved in church decorating, Christingle making and in all the Christmas Services. Please pray for our young people and their families and also pray that we can find a way to do more to share the love of Jesus with our children and teenagers.

Pitter Patter

Our Mum and baby group is thriving. Just as we thought so many of our little babies were becoming toddlers, we have a new group of babies just a few weeks old. The Mums really appreciate having a welcoming, cosy place to come with their little ones where they get drinks and cakes, chat with other Mums and with the 'Granny' helpers.

We all know that our Church is a very special place and the Mums feel this too. We hear so many sincere thanks for the help it gives in the early days and months and we enjoy the baby cuddles too! Many thanks to [REDACTED]. We all help whenever we can but cover for each other when we are on holiday. Unlike other groups we don't close for school holidays as mums with new babies need to get out regardless of these.

On an extra note, being in the Church for a few hours on a Thursday afternoon, we see just how many visitors come to our 'Open Church'. They always appreciate being able to look around and maybe have a chat and they all comment on how lovely it is to see the Church being used for this group.

Protection of Vulnerable Groups

A review of those held on the register is to take place, when the Diocese indicates the timing, so that those who are no longer active in supporting children and adults on behalf of the church can be removed from the list. Coordinator training in a Borders location was cancelled and there is no information so far on a replacement.

Lay Rep Report

The Borders Area Council has recently started meeting again. There was a Zoom meeting on 8th February 2024 where the new committee was formed. The upcoming Synod agenda items were discussed. Each charge

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was given the chance to share their recent past and future events, hopes and aspirations. In early 1990s there used to be an account for expenses, a small amount given by each charge, but this is yet to be organised.

The meeting on 4th July 2024 was held at St. Ebba's, Eyemouth. I was not able to attend due to work, as they wished to start at 4pm so as to include refreshments/afternoon tea. From the minutes funding for the Hawick Church Army Mission was brought to the meeting. This led to [REDACTED] saying he would be happy to speak to congregations about its work if asked.

The meeting on 17th October 2024 starting at 5pm is to be held at St. John's, Selkirk. I am hopeful to be able to attend. Subjects on agenda include Diocesan Synod 24th October, Safeguarding update and feedback from the different charges.

2 further dates have been set for 20th February 2025 at 3pm and 12th June 2025 at 7pm

Clerk of Works

Many thanks to [REDACTED] for his time and efforts as clerk of works. [REDACTED] has stepped down from the vestry, and officially given up the clerk of works role, but still helps by taking the meter readings and with odd jobs.

We are therefore presently without a clerk of works, and if anyone in the congregation is interested in being clerk of works, or helping in any way, big or small, with the maintenance of the church and rectory, please speak to one of us.

The main project this year has been finally solving and replacing our ancient heating system. For many years our insurers have been insisting that we remove the oil storage tank from the boiler house under the church – an obvious safety and insurance risk. However, the replacement and alternatives were not obvious or easy. Many thanks to [REDACTED] for starting the project and doing so much of the work looking at options. It would have been great to get a fully 'green' system, such as an electric heat pump, but unfortunately we could not make that work technically or financially.

Instead, we have opted to connect the church to the gas main and install a new and efficient gas boiler. This is coupled with a heat exchanger to pump hot water around the existing pipes and radiators in the church. That meant all of the work was in the boiler house, with no disruption to the church. An added bonus is the extra storage space we now have in the boiler house instead of an oil storage tank! Our boiler will be much more efficient, and gas is cheaper than oil, so we can all look forward to a warmer church, which is cheaper to heat too.

The boiler project was only possible because of the [REDACTED] legacy, a grant from the Diocese, and the generosity of our congregation on our giving day. Many thanks to all who contributed money and time to this project.

[REDACTED] has contacted organ builders during 2024 and received several reports on the condition of the organ and quotations for restoration work. The Vestry considered the matter across several vestry meetings and agreed to proceed with some initial urgent repairs to the organ and as well as work to develop a full and costed programme of restoration work. It is hoped that we can apply for grant funding to meet some or all of the costs of the restoration. We are very grateful to [REDACTED] for all his hard work.

We have also had to do work on the church locks, following several church break-ins, including adding extra locks to the vestry door and replacing the safe keys. We know this will mean that fewer people will have access to the church, vestry, and safe, but, in the interests of security, we will just have to make our new arrangements work. We hope that this spate of break-ins, which as come at no small cost to repair and time to deal with, is now over.

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There has been no significant work on the Rectory in the past year, though Vestry did investigate the cost of replacement windows and doors for the front elevation, which was estimated to be at least £7,600. The Rectory has been vacant since October and the Joint Vestries of St Peter's and St Andrews are seeking the help of the Diocese Buildings Committee to assess the improvement work that should be carried out during the vacancy, or indeed whether it remains a suitable property.

Intercessors

This year our number of regular intercessors stands at 6. I am most grateful to all those who have agreed to help, they provide a rich variety of prayers-each bringing their own strengths and thoughts to the intercessions.

As always, it would be good to welcome new faces to our group and if you feel able to join us, even for an odd occasion. please let me know. The more of us there are, the less onerous the task for us all. There are no meetings to attend throughout the year and each person is free to follow whichever style of prayer feels most natural to them. Help would be given to anyone not sure where to start!

Thank you again to those who have formed part of the group this year- your varied and thoughtful prayers each week are much appreciated.

Welcome Team and Church Opening

We have a faithful team of volunteers who act as the Welcome Team and Sidespersons for our 8.30am and 11am services as well as a group who make sure that the church is opened and closed each day. Many thanks to all who serve faithfully in these roles and provide a warm welcome to our congregation and visitors, and also support the smooth running of various practical aspects of our services.

Our church door stands open every day and many enter to seek peace and quiet, or shelter from the elements while waiting for the bus, or are just curious to look inside our building. Our visitors book serves as testimony from those who appreciate how we keep our building open to all. We have had a number of incidents of vandalism and attempted theft during part of 2024, but we will not let that put us off keeping our doors open for all.

During the year [REDACTED] prepared some new visitor information sheets and we have provided simple prayer cards for anyone to use and take away. We hope and pray these are helpful to all who come to visit St Peter's

Refreshments

I think everyone appreciates the space at the back of Church where we gather after our 3 weekly services. Having a social time after Church enables us to welcome newcomers and to deepen our fellowship with chat. Thank you to Mary Wight who provides refreshments after the Sunday 8.30am and the Thursday 10am services. Many thanks to our group of 16 helpers who work in pairs and serve the drinks and biscuits on a rota basis after the 11am service. I am always looking for volunteers for this so that our turn comes around less often so do contact me if you can help. The supplies of coffee, tea, sugar, hot chocolate, juice and usually biscuits are kept in the vestry so helpers only need to provide milk, heat up the water and wash mugs afterwards. We do try to use fair trade tea, coffee and sugar.

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Anne Buckingham

Flowers

Just a short message to say I have recently offered to help with flowers in church on a regular basis. [REDACTED] have guided me to the resources in the vestry and the usual practice. I hope to be able to provide some floral decoration according to the church calendar and festivals. I agree that using fresh foliage from our gardens is preferable if available and if oasis is used it is disposed of carefully. I started with an Autumn theme this last week which has been appreciated.

[REDACTED]

Cleaning

How does the Church look to you? Clean and sparkling? A few cobwebs?

We all want the Church to look at its best for ourselves and for visitors, but our group of volunteer cleaners is sadly reduced. If you feel there is an area of the Church you could clean on a regular basis I would be so pleased to hear from you. I am also wondering about having more group cleaning events where as many as possible get together for a couple of hours to tackle all the extras - do watch out for information about these on our weekly newsletter. Many thanks to [REDACTED] for all the work they do and to [REDACTED] and [REDACTED] for the many hours they have spent in the past.

[REDACTED]

Fundraising

We are currently without a dedicated fundraising co-ordinator, although the choir will likely remain a focus for our fundraising activities, both for the church and for outside organisation. If anyone would like to take on the fundraising co-ordinator role, please let me know.

Many thanks to those others who have organised and carried out fundraising events this year. For [REDACTED] and the choir for their hymn singing event and Christmas concert (raising money for the Foodbank). For [REDACTED] and [REDACTED] for their individual efforts with the swim the Nile challenge and [REDACTED] steps. And of course, to [REDACTED] for his unbelievable walking challenge and efforts which was coupled with our Lent appeal and raised a huge £5,716.80 for the Wi'am project! Thank you to everyone who supports and contributes to our fundraising, it is so important both to our finances and to our fellowship.

Sincere thanks to [REDACTED] for taking such an excellent lead on the fundraising in the last few years, particularly coming out of the non-fundraising covid period. [REDACTED] did an excellent job of combining fundraising and social / fellowship events, and always ensuring the focus was as it needed to be for every event. A model that we should continue to follow.

[REDACTED]