

St Salvador's Episcopal, Church, Hilltown, Dundee

Charity Reference Number

SC010596

Charity Trustees

The Rev. Gary Clink, Interim Rector and Chairman (until 9th October 2024)

Mr Martin Andrews, Rector's Warden (and Acting Chairman since 9th October 2024)

Mrs Muriel McKelvie, People's Warden

Dr Craig Cassells, Treasurer

Mrs Norma Cassells

Mr William Scotland

Independent Examiner

bk plus

144 Nethergate

Dundee DD1 4EB

Bankers

Royal Bank of Scotland

3 High Street

Dundee DD1 9LY

Church Address

St Salvador's Church

St Salvador's Street

Dundee DD3 7EW

Principal Office

St Salvador's Church

St Salvador's Street

Dundee DD3 7EW

Report of the Vestry for the year ending 31 August 2025

The members of the Vestry present their Annual Report together with the financial statements for the year ended 31 August 2025.

Structure and Governance

In terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Act 2006, the Vestry reports to the congregation as follows.

1. St Salvador's Episcopal, Church, Dundee is a registered Scottish Charity (SC010596).
2. The church is a member of the Diocese of Brechin of the Scottish Episcopal Church and is in full communion with the Worldwide Anglican Communion.
3. The superior authority is the Bishop of Brechin.
4. All of the church's affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected by the congregation's Annual General Meeting established by the church's constitution and under the Canon Law of the Scottish Episcopal Church. Between Annual General Meetings, the Vestry may co-opt other members to serve. There is no formal induction programme for new Vestry members but information on occasional opportunities for training offered by the Diocese or Province are intimated to all members. Ongoing guidance is also given to ensure the Vestry members are familiar with the church's values, aims and responsibilities as designated trustees of a Scottish 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, rectory and halls 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, pastoral care, Christian education and formation, social activities for its members, charitable work, and fund-raising for local, national and international needs.

Volunteers

The Vestry is grateful for the time freely given by a number of volunteers, without whom many of the activities of the church would be unable to operate.

Achievements and Performance

The congregation continued to provide a venue for public worship, charitable work, Christian education and formation, and to make its hall facilities available for activities benefitting a wide range of members of the local community. The church Food Cupboard continued to make food available to those in need. Several new volunteers have begun helping, thanks to advertising on Volunteer Scotland. Partnership working with the Maxwell Centre, who use the church hall and grounds, continued as they engaged with all ages within the community, supporting them to grow food and learn cooking and baking skills, as well as organising art classes, craft workshops, etc.

Special events this year included our 150th Anniversary High Mass on 14th September 2024 commemorating the consecration of our church in 1874. The Strathclyde University Chamber Choir sang Herbert Howell's Communion Service alongside the Merbecke Gloria, Creed and Lord's Prayer. The church was also open for Doors Open Days on 28th and 29th September 2024 when we had about 25 visitors over the two days. On Saturday, 15th February we were delighted to welcome to St Salvador's the RSCM Scottish Voices, who joined us for a Choral Evensong with over 80 people attending, including the choir. On 19th February (with the Bishop's permission) a Coptic Orthodox funeral service was held in St Salvador's. On Saturday 5th July, the drumming group Drumdee provided a performance of African-style drumming.

Equipment remains available to broadcast our services on YouTube for when a staff member is available to operate the equipment, the intention being to enable people who are unable to attend in person to take part.

Trustee Remuneration, Benefits and Expenses

No member of the Vestry, including the Interim Rector (a non-stipendiary minister), received remuneration other than for reimbursement of purchases made on behalf of the church or other expenses similarly incurred.

Trustee Remuneration, etc.

	2025	2024
Stipend etc.	£0	£19,115
Expenses etc.	£0	£31

Financial Review

The accounts this year show a deficit of £4,483 made up of £81,606 in receipts and £86,089 in payments. However, there is a total of £33,098 in loans to be repaid. The Vestry plans to repay this once the Rectory has been sold.

Because we have been without even a part-time priest, clergy costs were very low at £2,732. This represents the council tax for the Rectory. The large increase in property expenses was mainly due to work on the Rectory and a very large final bill – for £9298 – that we received from SSE when the contract with them finished. We paid a lot (£12,320) in professional fees – mainly solicitor's fees – this year as we were renegotiating the leases with our tenants, the Maxwell Centre and Club 83.

Congregational giving was higher than last year at £5,436 compared to £3,979. Other donations (excluding those for the Food Cupboard) also increased from £2,692 to £3,728.

The Food Cupboard was largely self-sustaining, with £5364 donated and £6000 spent. Money donated for the Food Cupboard Ministry is considered 'ring-fenced' and can only be used for that purpose.

Plans for the Future

Negotiations regarding the lease of the upper and lower halls by the Maxwell Centre are now complete. The Vestry is also considering the future use of that part of our buildings currently used by Club83. The Rectory was put on the market to be sold. Another property may be purchased with the money to be used initially as a house-for-duty.

The Food Cupboard continues to offer hospitality, social interaction and support to those in need. It remains the only such offering in Dundee on Sundays and, as such, is greatly valued by its users.

Moving the Drop-in and Food Cupboard to the hall from the church has been a great success. The Vestry is grateful to all the volunteers who support the Drop-in and those from other churches who help. New volunteers are coming in as a result of advertising on Volunteer Scotland and when enough are helping on a regular basis we shall be able to organise a rota to share the workload.

We have plans to make more use of the church building on Saturdays for musical events in order to establish St Salvador's as a regular venue.

Reserves

The main reserves of the congregation are held in the Scottish Episcopal Church's Unit Trust Pool. The investment policy of the Unit Trust Pool is to earn a return on the assets, over the long term, sufficient at least to maintain the real value of the distribution to unit holders.

Statement of Vestry Members' Responsibilities

The members of the Vestry must prepare financial statements that 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. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Vestry is also responsible for safeguarding the assets of the congregation and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

On behalf of the Vestry,

M. H. de T. Andrews

Martin Andrews

Churchwarden and Acting Vestry Chairman

Receipts and payments accounts

Enter charity name below	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	Sept	2024		31	August	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	9,164	5,364			14,528	15,939
Legacies	-	-			-	15,000
Grants	-	-			-	
Receipts from fundraising activities	-	-			-	
Gross trading receipts						
Income from investments other than land and buildings	1,264	16			1,280	1,156
Rents from land & buildings	32,700	-			32,700	29,289
Gross receipts from other charitable activities	33,098	-			33,098	85
A1 Sub total	76,226	5,380	-	-	81,606	61,469
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	-	-			-	20,000
A2 Sub total	-	-	-	-	-	20,000
Total receipts	76,226	5,380	-	-	81,606	81,469
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	67,325	6,000			73,325	67,554
Grants and donations					-	-
Governance costs:						
Audit / independent examination	444	-			444	420
Preparation of annual accounts					-	-
Legal costs	12,320				12,320	3,000
Other					-	-
A3 Sub total	80,089	6,000	-	-	86,089	70,974
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	80,089	6,000	-	-	86,089	70,974
Net receipts / (payments)	(3,863)	(620)	-	-	(4,483)	10,495
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	(3,863)	(620)	-	-	(4,483)	10,495

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	8,102	7,190			15,292	4,797
	Surplus / (deficit) shown on receipts and payments account	(3,863)	(620)			(4,483)	10,495
	Cash and bank balances at end of year	4,239	6,570		-	10,809	15,292

(Agree balances with receipts and payments account(s))

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
	SEC Unit Trust Pool	General	41,752	37,943
	1277 Units			
		Total	41,752	37,943

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
	Church and Halls	General	750	-	750
	Rectory	General	53,002	-	53,002
		Total	53,752	-	53,752

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total		

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
		Total		

Signed by one of two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>M H de T Andrews</i>	MARYIN ANDREWS	23/5/26
<i>Muriel MacKevie</i>	MURIEL MACKEVIE	23.5.26

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

To provide weekday and Sunday Christian religious services as prescribed by the Scottish Episcopal Church. To provide pastoral care and material assistance to the congregation and the wider community.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

C3b Trustee remuneration - details

Authority under which paid	£
Gross stipend	

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

C4b Trustee expenses - details

Travel Expenses	Number of trustees	£
	0	0

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

St Salvador's Episcopal Church Dundee

SC010596

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Congregational Giving	5,436				5,436	3,979
Sundry Donations	3,728	-			3,728	7,692
Food Cupboard Donations		5,364			5,364	4,268
					-	
Total	9,164	5,364	-	-	14,528	15,939

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Concert Takings					-	85
Harvie trust	14,500				14,500	
Marlin Andrew	18,598				18,598	
					-	
					-	
					-	
Total	33,098	-	-	-	33,098	85

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Clergy and ministry costs	2,732				2,732	21,711
Worship costs	1,755				1,755	1,542
Insurance	15,358				15,358	12,491
Repairs and maintenance	16,129				16,129	3,189
Heat, light & power	24,273				24,273	13,920
Diocesan Quota	4,986				4,986	6,751
Administration costs	1,506				1,506	1,870
Food Cupboard expenditure		6,000			6,000	6,080
Utilities	586				586	
Other	-				-	
Total	67,325	6,000	-	-	73,325	67,554

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - other funds of fund below	Unrestricted fund 2 - other funds of fund below	Unrestricted fund 3 - other funds of fund below	Unrestricted fund 4 - other funds of fund below	Total unrestricted funds	Total unrestricted funds last period
	General					
Receipts						
Donations	9,164				9,164	11,671
Legacies					-	15,000
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments	1,264				1,264	1,111
Rents from land & buildings	32,700				32,700	29,289
Gross receipts from other charitable activities	33,098				33,098	85
Sub total	76,226	-	-	-	76,226	57,156
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	20,000
Sub total	-	-	-	-	-	20,000
Total receipts	76,226	-	-	-	76,226	77,156
Payments						
Expenses for fundraising activities	-				-	
Gross trading payments	-				-	
Investment management costs	-				-	
Payments relating directly to charitable activities	67,325				67,325	60,260
Grants and donations	-				-	
Governance costs:						
Audit / independent examination	444				444	420
Preparation of annual accounts	-				-	
Legal costs	12,320				12,320	3,000
Sub total	80,089	-	-	-	80,089	63,680
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	80,089	-	-	-	80,089	63,680
Net receipts / (payments)	(3,863)	-	-	-	(3,863)	13,476
Transfers to / (from) funds					-	(1,817)
Surplus / (deficit) for year	(3,863)	-	-	-	(3,863)	11,659

Nature and purpose of funds						
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St Salvador's Episcopal Church Dundee

SC010596

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Restoration (Food cupboard)	Paul Harvie Trust				
Receipts						
Donations	5,364	-			5,364	4,268
Legacies	-				-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	16				16	45
Rents from land & buildings					-	
Gross receipts from other charitable activities	-				-	
Sub total	5,380	-	-	-	5,380	4,313
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	5,380	-	-	-	5,380	4,313
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,000				6,000	7,294
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	6,000	-	-	-	6,000	7,294
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,000	-	-	-	6,000	7,294
Net receipts / (payments)	(620)	-	-	-	(620)	(2,981)
Transfers to / (from) funds					-	1,817
Surplus / (deficit) for year	(620)	-	-	-	(620)	(1,164)

Nature and purpose of funds

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CHARITY REFERENCE NUMBER

SC 010596

ST. SALVADOR'S EPISCOPAL CHURCH, DUNDEE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED

31st August 2025

SCOTTISH EPISCOPAL CHURCH – DIOCESE OF BRECHIN

ST SALVADOR'S CHURCH – DUNDEE

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31 AUGUST 2025

	Note	2025 £	2024 £
Receipts			
Congregational and voluntary	2	14,528	30,939
Investment Income	3	1,280	21,156
Property Revenue	4	32,700	29,289
Other Income		33,098	85
Grant Received		-	-
Total Receipts		81,606	81,469
Payments			
Provincial & Diocesan quota		4,986	6,751
Clergy cost	5	2,732	27,711
Property expenses	6	58,101	31,142
Administrative expenses	7	14,270	5,290
Charitable expenditure	8	6,000	6,080
Total Payments		86,089	70,974
Surplus/(Deficit) for the year		(4,483)	10,495

Note:- Included in other income are the following loans which are due to be repaid once the Rectory is sold.

Harvie Trust	£14,500
Martin Andrew	<u>18,598</u>
	<u>£33,098</u>

SCOTTISH EPISCOPAL CHURCH – DIOCESE OF BRECHIN

ST SALVADOR'S CHURCH – DUNDEE

BALANCE SHEET – 31 AUGUST 2025

	2025 £	2024 £
<u>Bank and Cash in Hand</u>		
Opening Balances		
Bank	15,292	4,747
Surplus/(Deficit) for the year	(4,483)	10,495
<u>Closing Balance</u>	<u>10,809</u>	<u>15,292</u>
 <u>Reserves</u>		
Bank Current Account	10,552	13,575
Bank Food Cupboard Account	257	1,717
<u>Closing Balances</u>	<u>10,809</u>	<u>15,292</u>

(Signed) *H de T. Andrews*

P.P. Treasurer

(Signed) *enl m Kelso*

Trustee

Dated 15 APRIL 2026

SCOTTISH EPISCOPAL CHURCH – DIOCESE OF BRECHIN

ST SALVADOR'S CHURCH – DUNDEE

NOTES ON ACCOUNTS – 31 AUGUST 2025

1. ACCOUNTING POLICIES

- a) Investments are disclosed in the Notes at Market Value
- b) These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)
- c) Unrestricted funds are divided into general funds and designated funds, use of the latter being governed by the Vestry. Restricted funds are funds subject to specific conditions imposed by the donor or related trust.

2. CONGREGATIONAL AND VOLUNTARY INCOME

	2025	2024
	£	£
Congregational Giving	5,436	3,979
Harvie Trust donation	-	5,000
Legacies	-	15,000
Sundry Donations	3,728	2,692
Food Cupboard Donations	5,364	4,268
Tax Recovered	-	-
	<u>14,528</u>	<u>30,939</u>

3. INVESTMENT INCOME

Scottish Episcopal Units disposed	-	20,000
Bank Interest – General	16	45
Scottish Episcopal Dividend	1,264	1,111
	<u>1,280</u>	<u>21,156</u>

4. PROPERTY REVENUE

	2025	2024
	£	£
Rental Income	32,700	29,289
	<u>32,700</u>	<u>29,289</u>

5. CLERGY COSTS

Clergy Stipend	-	19,115
Council Tax	2,732	2,596
	<u>2,732</u>	<u>21,711</u>

6. PROPERTY EXPENSES

Church – Insurance	15,358	12,491
Church - Worship	1,755	1,542
Church – Repairs	16,129	3,189
Church – Heat and Light	24,273	13,920
Church - Utilities	586	-
	<u>58,101</u>	<u>31,142</u>

7. ADMINISTRATIVE COSTS

Stationery and postage	-	121
Independent Examiner Fee - 2023	-	420
- 2024	444	-
Professional Fee	12,320	3,000
Telephone	722	959
Sundry	784	790
	<u>14,270</u>	<u>5,290</u>

8. CHARITABLE EXPENDITURE

Food Cupboard Expenses	6,000	6,080
	<u>6,000</u>	<u>6,080</u>

9. INVESTMENTS

	Market Value 2025	Market Value 2024	Income 2025	Income 2024
2034 Units SEC UTP	-	-	-	-
1277 Units SEC UTP	41,752	37,943	1,280	1,111
Disposal of 747 Units SEC UTP	-	-	-	20,000
	<u>41,752</u>	<u>37,943</u>	<u>1,280</u>	<u>21,111</u>

10. Other Assets –

		2025 £	2024 £
Church and Halls	General	750	750
Rectory	General	53,002	53,002
		<u>53,752</u>	<u>53,752</u>

11. COMMITMENTS

There were no major unfunded commitments at 31 August 2025 (2024 – NIL).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST. SALVADOR'S EPISCOPAL CHURCH, DUNDEE

I report on the financial statements of the Charity for the year ended 31st August 2025.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the financial statements 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)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(a)(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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 we do not express an audit opinion on the view given by the financial statements.

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) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ross Graham

Ross Graham, C.A.,
BK Plus Limited
144 Nethergate
Dundee
DD1 4EB

Date *26/05/26*