

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	10	2024	To	30	09	2025

Reference and administration details

Charity name

St Ninians Episcopal Church

Other names charity is known by

Registered charity number

SC014759

Charity's principal address

Aran-Cri

Balnain

Glenurquhart

Postcode IV63 6TJ

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rt Reverend Rob Hardwick	Chair		
2	Susan Munro	Secretary		
3	Christine Hart	Treasurer		
4	Frank Spencer-Nairn			
5	Arthur Hart			
6	Alasdair Fraser			
7	Augusta MacLean			
8	Eric Wylie			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
John Cartlidge	Resigned Nov 2024
Bridget Gordon	Resigned Nov 2024

Structure, governance and management

Type of governing document

Constitution as approved by Vestry, Congregation and the united Diocese of Moray, Ross and Caithness

Trustee recruitment and appointment

Vestry members are elected or appointed by constitution and under Canon Law of the Scottish Episcopal Church. The Vestry can co-opt other trustees where it feels appropriate. 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 designated trustees of a charity.

Objectives and activities

Charitable purposes

The church of St Ninians activities include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs and social meetings for all ages.

Summary of the main activities in relation to these objects

Eucharistic services
Baptism, wedding and funeral services
Raspberry Tea, Harvest Festival lunch, Teaching Days,
Royal milestone celebrations, Church milestone celebrations
Use of Church grounds for walks, picnics, fishing, quiet contemplation
Collections for Inverness Food Bank, Collections for Spafford Childrens Society, Ripple Effect, Bishops Lent Appeal, Christian Aid Disaster Appeals, Support of joint Church gatherings

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Achievements and performance

Summary of the main achievements of the charity during the financial period

Support of our designated and other charities.
Services at St Ninians Episcopal Church and to housebound parishioners.
Support of inter-denominational services at local Churches
Fundraising activities
The church continues to make its activities available for congregation, local people and visitors to the glen and provide worship for the whole community
The Church supports and actively encourages outreach activities in the local community and beyond.
The congregation and minister take part in and supports ecumenical services in the glen.
The Church has managed to keep up a sustainable level of congregation giving, during this difficult financial time. This has allowed the Church to maintain its usual level of support to charities and the local community.

Financial review

Brief statement of the charity's policy on 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 can be obtained.

Details of any deficit

None

Donated facilities and services (if any)

None

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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sue Munro	Christine Hart
Position (e.g. Chair)	Secretary	Treasurer
Date	29/6/26	30/6/2026

St Ninians Episcopal Church Glenurquhart

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Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	10	2024		30	09	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	14,390	2,127			16,517	22,291
Legacies	5,000				5,000	
Grants					-	
Receipts from fundraising activities	790				790	1,166
Gross trading receipts					-	
Income from investments other than land and buildings	107				107	198
Rents from land & buildings				##	-	
Gross receipts from other charitable activities	433				433	
					-	
A1 Sub total	20,720	2,127	-	-	22,847	23,655
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	20,720	2,127	-	-	22,847	23,655
A3 Payments						
Expenses for fundraising activities					-	125
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	24,311				24,311	32,844
Grants and donations		2,127			2,127	1,613
Governance costs:					-	
Audit / independent examination					-	50
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	24,311	2,127	-	-	26,438	34,632
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	24,311	2,127	-	-	26,438	34,632
Net receipts / (payments)	(3,591)	-	-	-	(3,591)	(10,977)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(3,591)	-	-	-	(3,591)	(10,977)

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	13,316				13,316	24,294
	Surplus / (deficit) shown on receipts and payments account	(3,591)				(3,591)	(10,977)
						-	
						-	
	Cash and bank balances at end of year	9,725	-	-	-	9,725	13,317
	(Agree balances with receipts and payments account(s))						

Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
	Total	-	-

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				
	Total	-	-	-

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

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

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

Signature

Print Name

Date of
approval

S. Munro	SUSAN MUNRO	29/6/26

Section C Notes to the Accounts

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

To make donations or gifts to organisations and to carry out church activities or services itself

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Christian Aid	Institution	4	210
Spafford Centre	Institution	1	500
Bishops Lenten Appeal	Institution	1	270
Ripple Effect	Institution	1	147
Total			1,127

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)	X
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Authority under which paid

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

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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 £
Plate and Church Donations	3,208	1,127			4,335	4,920
Donations Through Bank	11,182	1,000			12,182	10,528
Gift Aid					-	6,843
					-	
Total	14,390	2,127	-	-	16,517	22,291

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 £
Council tax Refund	233				233	
Burial Plot Payment	200				200	
					-	
					-	
					-	
					-	
					-	
Total	433	-	-	-	433	-

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 £
Diocese Quota	4,948				4,948	4,596
Clergy and Worship Costs	1,395				1,395	1,883
Property Expenses Church	6,668				6,668	13,054
Property Expenses Cottage	11,070				11,070	12,987
Administrative	230				230	144
Thank you gift vouchers					-	180
					-	
					-	
					-	
Total	24,311	-	-	-	24,311	32,844

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Additional analysis (2)

5 Breakdown of unrestricted funds

	General Funds	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	14,390				14,390	20,678
Legacies	5,000				5,000	
Grants					-	
Receipts from fundraising activities	790				790	1,166
Gross trading receipts					-	
Income from investments other than land and buildings	107				107	198
Rents from land & buildings					-	
Gross receipts from other charitable activities	433				433	
Sub total	20,720	-	-	-	20,720	22,042
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	20,720	-	-	-	20,720	22,042
Payments						
Expenses for fundraising activities					-	125
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	24,311				24,311	29,910
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	50
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	24,311	-	-	-	24,311	30,085
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	24,311	-	-	-	24,311	30,085
Net receipts / (payments)	(3,591)	-	-	-	(3,591)	(8,043)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(3,591)	-	-	-	(3,591)	(8,043)

Nature and purpose of funds

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Additional analysis (3)

6 Breakdown of restricted funds

	Donation For Worship	Grants to Charities	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations	1,000	1,127			2,127	1,613
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	1,000	1,127	-	-	2,127	1,613
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	1,000	1,127	-	-	2,127	1,613
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	2,934
Grants and donations	1,000	1,127			2,127	1,613
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	1,000	1,127	-	-	2,127	4,547
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	1,000	1,127	-	-	2,127	4,547
Net receipts / (payments)	-	-	-	-	-	(2,934)
Transfers to / (from) funds						
Surplus / (deficit) for year	-	-	-	-	-	(2,934)

Nature and purpose of funds

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APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	St Ninians Episcopal Church Glenurquhart						
Registered charity number		SC014759						
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year	to	Day	Month	Year	
	01	10	24		30	09	25	
Set out on pages	1 - 6							(remember to include the page numbers of additional sheets)
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity 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 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 [other than that disclosed on the attached page*] - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.							
Signed:	Duncan Forbes							Date:
Name:	DUNCAN FORBES FCCA MAAT							29/6/26
Relevant professional qualification(s) or body (if any):	ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS (ACCA)							
	ASSOCIATION OF ACCOUNTING TECHNICIANS (AAT)							
Address:	2 HOLM DELL ROAD							
	INVERNESS							
	IV2 4GS							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose