REGISTERED CHARITY NUMBER: SC001003

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

FOR

ST CONGANS SCOTTISH EPISCOPAL CHURCH

Ritsons CA
15 Boyndie Street
Banff
Aberdeenshire
AB45 1DY

ST CONGANS SCOTTISH EPISCOPAL CHURCH

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FOR THE YEAR ENDED 30 SEPTEMBER 2025

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ST CONGANS SCOTTISH EPISCOPAL CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

St Congan's Church is an Episcopal church which is part of Scottish Episcopal Church and comes under the auspices of the Diocese of Aberdeen and Orkney.

There is one other church in Turriff, which is Church of Scotland. Six members of the former St Andrew's congregation have become regular attenders at St Congan's .

The congregation of St, Congan's is small and mainly elderly. There is no resident or stipendiary priest, but services are held every Sunday at 1030. Twice a month a retired priest takes a service of Holy Communion - the remaining services are taken by members of the congregation who have been licensed to conduct services by the Diocesan bishop.

Average Sunday attendance is 15, but at special festival services, such as Christmas and Easter, these numbers increase to approximately 30.

There were 51 church services in this period
Communicants 489
Average attendance 15
Funerals 6
Confirmations 4 adults

There are currently three trustees - Miss Mary Murray, Mrs Christine Palmer and Mrs Hilary Vincent.

The church employs a church organist and a church cleaner. The travelling expenses of the visiting priest are paid in accordance with the Diocesan mileage rate. Payments to organist and cleaner are within the 'living wage'. The organist's payments are processed through Ritsons Accountants. The cleaner is paid in accordance with hours worked.

Congregation meetings are held regularly and generally after the morning service. There were three formal Vestry meetings during this period, as well as a formal meeting with the bishop - to which all church members were invited.

Church members are responsible for various aspects of the church life, namely building maintenance, day to day finance, and the heating and lighting of the church building.

Ritsons of Banff continue to act as treasurer/accountants of the church.

The church building is being maintained to a good standard. In recent months a CCTV system has been installed. (Fully licensed and in accordance with Canon 35) The building is watertight and well-lit and heated. Planning permission, in accordance with Canon 35, has been granted for remedial works to be carried out in in the church grounds.

C. Palmer
M. Murray

OBJECTIVES AND ACTIVITIES

Significant activities

In addition to normal Sunday services there have been numerous activities and community events. These include:

- An Ash Wednesday service was held
- A meditation for Good Friday was held in the church
- The bishop held a Confirmation service in May
- In December a Christingle service was held, attended by number of families and children.
- In December a Service of Nine Lessons and carols was held - involving members of other churches
- Christmas services were held
- Two services were cancelled in January because of bad weather.
- St Congan's will host the ecumenical service for the World Day of Prayer in March.
- A service on Mothering Sunday was held which was attended by several families
- During the Easter period services were held on Good Friday and Easter Day
- In May a coffee morning was held in the church to which members of the community came and £1350 was raised for church maintenance
- In August a church BBQ was held and members of the community attended. Money raised will be donated to charity.
- In November a coffee morning was held in the church which was well attended. Approximately £2200 was raised for church funds.

Donations to the church from three funerals were received and one bequest from a long-standing member was received.

The churchyard remains open and is available to members of the church. The grass is cut by the local Council. All other maintenance is paid by the church. The pathway in the churchyard has been improved.

The churchyard remains open and is available to members of the church. The grass is cut by the local Council. All other maintenance is paid by the church. The pathway in the churchyard has been improved and plans for a complete resurfacing are under consideration.

FUTURE PLANS

The church AGM will be held on Sunday March 8th, 2026. This report will be presented to church members at the AGM and a copy of the agreed annual accounts will be affixed to the church noticeboard. Copies of this report, and the accounts, will be sent to the Diocese and to OSCR.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC001003

Principal address

Church Street
Turriff
Aberdeenshire
AB53 4HF

Trustees

Miss M Murray
Mrs C Palmer
Mrs H Vincent

C. Palmer
M. Murray

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Ritsons CA
15 Boyndie Street
Banff
Aberdeenshire
AB45 1DY

Approved by order of the board of trustees on 28/10/26 and signed on its behalf by:

C. Palmer
.....
Trustee

C. Palmer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST CONGANS SCOTTISH EPISCOPAL CHURCH

I report on the accounts for the year ended 30 September 2025 set out on pages five to ten.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's 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 accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 connection with 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 to 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.

Arlene Anderson
The Institute of Chartered Accountants of Scotland

Ritsons CA
15 Boyndie Street
Banff
Aberdeenshire
AB45 1DY

Date: 6/11/26.

ST CONGANS SCOTTISH EPISCOPAL CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		5,128	6,286
Other trading activities	2	3,924	3,461
Investment income	3	13,740	12,544
Total		22,792	22,291
EXPENDITURE ON			
Raising funds	4	15,774	26,441
Charitable activities			
General		19,050	770
Total		34,824	27,211
NET INCOME/(EXPENDITURE)		(12,032)	(4,920)
RECONCILIATION OF FUNDS			
Total funds brought forward		302,093	307,013
TOTAL FUNDS CARRIED FORWARD		290,061	302,093

The notes form part of these financial statements

BALANCE SHEET
30 SEPTEMBER 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Investments	7	140,000	140,000
CURRENT ASSETS			
Cash at bank		150,061	162,093
NET CURRENT ASSETS		150,061	162,093
TOTAL ASSETS LESS CURRENT LIABILITIES		290,061	302,093
NET ASSETS		290,061	302,093
FUNDS	8		
Unrestricted funds		290,061	302,093
TOTAL FUNDS		290,061	302,093

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

C. Palmer
.....
Trustee

C. Palmer
M. Murray

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	3,924	3,461

3. INVESTMENT INCOME

	2025	2024
	£	£
Other fixed asset invest - FII	13,740	12,075
Interest receivable - trading	-	469
	13,740	12,544

continued...

4. RAISING FUNDS

INVESTMENT MANAGEMENT COSTS

	2025	2024
	£	£
Property repairs	4,520	12,270

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	6,286
Other trading activities	3,461
Investment income	12,544
Total	22,291
EXPENDITURE ON	
Raising funds	26,441
Charitable activities	
General	770
Total	27,211
NET INCOME/(EXPENDITURE)	(4,920)
RECONCILIATION OF FUNDS	
Total funds brought forward	307,013
TOTAL FUNDS CARRIED FORWARD	302,093

continued...

7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 October 2024 and 30 September 2025	140,000
NET BOOK VALUE	
At 30 September 2025	140,000
At 30 September 2024	140,000

There were no investment assets outside the UK.

8. MOVEMENT IN FUNDS

	At 1.10.24 £	Net movement in funds £	At 30.9.25 £
Unrestricted funds			
General fund	302,093	(12,032)	290,061
TOTAL FUNDS	302,093	(12,032)	290,061

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	22,792	(34,824)	(12,032)
TOTAL FUNDS	22,792	(34,824)	(12,032)

Comparatives for movement in funds

	At 1.10.23 £	Net movement in funds £	At 30.9.24 £
Unrestricted funds			
General fund	307,013	(4,920)	302,093
TOTAL FUNDS	307,013	(4,920)	302,093

continued...

8. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	22,291	(27,211)	(4,920)
TOTAL FUNDS	22,291	(27,211)	(4,920)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.23 £	Net movement in funds £	At 30.9.25 £
Unrestricted funds			
General fund	307,013	(16,952)	290,061
TOTAL FUNDS	307,013	(16,952)	290,061

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	45,083	(62,035)	(16,952)
TOTAL FUNDS	45,083	(62,035)	(16,952)

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2025.

ST CONGANS SCOTTISH EPISCOPAL CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	2025	2024
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	5,128	4,930
Legacies	-	1,356
	5,128	6,286
Other trading activities		
Fundraising events	3,924	3,461
Investment income		
Other fixed asset invest - FII	13,740	12,075
Interest receivable - trading	-	469
	13,740	12,544
Total incoming resources	22,792	22,291
EXPENDITURE		
Raising donations and legacies		
Wages	1,933	2,262
Rates and water	-	210
Insurance	5,029	5,059
Light and heat	1,663	4,570
Postage and stationery	335	106
Sundries	2,294	1,964
	11,254	14,171
Investment management costs		
Property repairs	4,520	12,270
Charitable activities		
Quota to Diocese	5,519	170
Support costs		
Finance		
Bank charges	40	-
Governance costs		
Accountancy and legal fees	13,491	600
Total resources expended	34,824	27,211
Net expenditure	(12,032)	(4,920)