

St Maelrubha's Scottish Episcopal Church, Poolewe

Scottish Charity SC020389

**Trustee's Annual Report
&
Receipts & Payments Accounts
For the year ending 30th September 2025**

St Maelrubha's Scottish Episcopal Church, Poolewe

Charity reference number SC020389

Charity Trustees

Rev'd Heather Widdows	
Mrs Jennifer Wiseman	Secretary
Mrs Elizabeth Jackson	Lay rep
Mrs Belinda Dreisbach-Pollington	Alt lay rep
Mr Guy Dreisbach-Pollington	

Independent Examiner

Alliah Hamid
Swan Accountants
Abbey Mill Business Centre
Office 208
Old Embroidery Mill
Seedhill Road
Paisley, PA1 1TJ

Bankers Bank of Scotland
Gairloch
Ross-Shire
IV21 2BE

Church Address St Maelrubha's Scottish Episcopal Church
Poolewe
Ross-Shire
IV22 2JP

Principal Office C/O Jenny Wiseman
Sleepy Hollow
Mellon Charles
Aultbea
Ross-Shire
IV22 2JN

St Maelrubha's Scottish Episcopal Church, Poolewe

Report of the Vestry for the year ended 30th September 2025

The members of the Vestry present their annual report together with the financial statements for the year ended 30th September 2025.

Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports as follows:

1. St Maelrubha's Scottish Episcopal Church, Poolewe is a registered Scottish Charity (SC020389).
2. It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Moray, Ross & Caithness
4. All of its affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected or appointed by the AGM established by constitution and under Canon Law of the Scottish Episcopal Church, There is no formal induction programme but on-going guidance is given to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity.

Statement of Risk

The Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Charitable Objectives & Activities

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fund raising for local, national and international needs, social meetings, predominantly the youth and elderly and community groups of all ages and outreach to the many visitors to the area during summer months.

Volunteers

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

Achievements and Performance

The Church continues to make its facilities available for use and to provide worship for the whole community.

Financial Review

The accounts show a surplus for the year of £1,805 (2024: deficit £3,418).

Letting income from Church House decreased this year, but so did expenditure on maintenance and repairs and renewals. There was a significant increase in electricity costs for Church House, slightly offset by a refund from the supplier. A switch to a more cost effective supplier has resulted in reduced utility costs for the Church Hall and the same is planned for the Church House.

The accounts show that total receipts have decreased to £20,688 (2024: £25,103) but that total expenditure also decreased to £18,883 (2024: £28,521), excluding Fairtrade income

St Maelrubha's Scottish Episcopal Church, Poolewe

Reserves

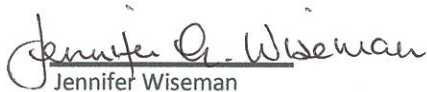
The Vestry has adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a significant drop in income, the Church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained. As of 30 September 2025 the charity held reserves of £19,554 in the bank and a unit trust investment with a market value of £15,224.

The charity has sufficient reserves to continue to operate for the foreseeable future.

Statement of the Vestry Member's Responsibilities

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which, on request, must reflect the current financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Investment (Scotland) act 2005 and Charities Accounts (Scotland) regulations 2006. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

On behalf of the Vestry


Jennifer Wiseman


Heather Widdows

Date: 15.3.26

St Maelrubha's Scottish Episcopal Church, Poolewe

Receipts and Payments Account for the year ended 30th September 2025

	Note	2025 £	2024 £
Receipts			
Donations	1	4,234	5,003
Income from land & buildings	2	15,068	19,675
Investment income	3	452	398
Miscellaneous income	4	934	27
Fairtrade income		-	-
		<u>20,688</u>	<u>25,103</u>
Payments			
Payments for charitable activities	5	18,298	27,983
Charitable grants & donations	6	45	150
Governance costs	7	540	388
Purchase of Units re Unit Trust		-	-
Fairtrade purchases		-	-
		<u>18,883</u>	<u>28,521</u>
Surplus/deficit for year		<u>1,805</u>	<u>- 3,418</u>

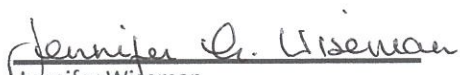
Statement of Balances as at 30th September 2025

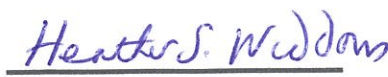
Bank & cash in hand			
Opening balance		17,749	21,167
Surplus/deficit for year (incl. Fairtrade)		1,805	- 3,418
Fairtrade	8	-	-
Closing balance		<u>19,554</u>	<u>17,749</u>
Debtors		-	20
Creditors		- 232	- 587

SEC Unit Trust

	Units	£	£
Balance B/fwd @ 01 Oct 24	457		13,941
In Year sale/purchase of units		-	
Market value at 30 Sep 25	457	15,224	

These accounts were approved by the Vestry and signed on their behalf


Jennifer Wiseman


Heather Widdows

Date: 15.3.26

St Maelrubha's Scottish Episcopal Church, Poolewe

Independent Examiner's report to trustees

I report on the accounts of the Charity for the year ended 30th September 2025 as set out in pages 6 to 8.

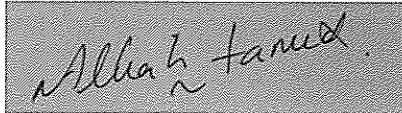
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 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 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 accounts

In the course of my examination, no matter has come to my attention ~~{other than that disclosed on the attached page*}~~

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 a proper understanding of the accounts to be reached.



Signed: _____

Name: Alliah Hamid

Date: _____

Address: Swan Accountants
Abbey Mill Business Centre
Office 208
Old Embroidery Mill
Seedhill Road
Paisley, PA1 1TJ

St Maelrubha's Scottish Episcopal Church, Poolewe

Notes to the Accounts

General

Property

The value of the Church is not shown in the statement of balances as the Vestry believe that it is not possible to place a market value on it. The valuation of the building for insurance purposes is £478,000.

Funds

All funds are unrestricted, with the Fairtrade funds held as a designated fund

	Note	2025 £	2024 £
1. Donations			
<i>Gift Aid & GASDS</i>			
Standing orders		1,547	1,642
Gift aid donations		713	1,625
Sundry donations		129	154
Open plate donations		567	207
Gift aid tax reclaimed		813	616
		<u>3,769</u>	<u>4,244</u>
<i>Non Gift Aid</i>			
Sundry donations		420	759
Fundraising activities		45	-
		<u>465</u>	<u>759</u>
Total donations		<u>4,234</u>	<u>5,003</u>
2. Income from land & buildings			
Church house income		14,526	19,408
Church hall income		312	267
Wedding and funerals		230	-
		<u>15,068</u>	<u>19,675</u>
3. Investment Income			
Sale of Units SEC Investment		-	-
Distributions		452	398
		<u>452</u>	<u>398</u>
4. Miscellaneous Income			
Refund of Electricity payments		934	-
Refund of Insurance payments		-	-
Refund of Telecoms payments		-	27
Bank compensation		-	-
		<u>934</u>	<u>27</u>

St Maelrubha's Scottish Episcopal Church, Poolewe

5. Payments for charitable activities

Diocesan quota & pension		3,918	3,426
Church expenses	5A	1,556	6,377
Clergy & lay expenses	5B	358	613
Church hall costs	5C	628	4,086
Church house costs	5D	11,138	12,746
Management & admin		700	735
		<u>18,298</u>	<u>27,983</u>

5A Church expenses

Insurance		540	528
Electricity/Utilities		149	2,954
Maintenance		651	2,399
Other		216	496
		<u>1,556</u>	<u>6,377</u>

5B Clergy & lay expenses

None of the Vestry members received remuneration in respect of their position as Vestry members. Expenses were paid to member's of the Vestry as follows:

Rev. H Widdows		358	613
		<u>358</u>	<u>613</u>

5C Church hall costs

Maintenance		88	3,558
Cleaning		-	-
Insurance		540	528
		<u>628</u>	<u>4,086</u>

5D Church house costs

Electricity/water		5,187	1,998
Cleaning		2,536	2,574
Advertising		120	72
Maintenance		2,263	7,135
Phone		492	439
Insurance		540	528
		<u>11,138</u>	<u>12,746</u>

6. Charitable grants & donations

Diocese of Moray		45	150
		<u>45</u>	<u>150</u>

7. Governance costs

Audit/IE costs		300	150
Fundraising & publicity expenses		240	238
		<u>540</u>	<u>388</u>

8. Fairtrade funds

There was no activity in the Fairtrade & Kinlochewe funds, the balance remains -£281.