

St Peter's Scottish Episcopal Church, Linlithgow
Scottish Charity Number: SC023190

Report and Financial Statements
Year ended 30 September 2025

Contents	Page
Report of Trustees	2
Report of Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to Accounts	7

St Peter's Scottish Episcopal Church, Linlithgow

Report of the Trustees for the Year Ended 30 September 2025

The members of the Vestry, who are trustees under the constitution, present their annual report and financial statements of the Church for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Objectives and Activities

The objectives of the Church are exclusively charitable, primarily for the advancement of religion and to provide public benefit.

Regular worship services were held during the year together with various activities geared toward the spiritual well-being of the community.

Financial Review

The Church's activities are reliant on income from regular voluntary offerings from members.

Additional income came from donations, rental and fundraising events.

Gift Aid income in 24/25 was £6,150 (2023-24 : £0).

The Receipts and Payments Accounts reflect an annual Deficit of £3,630 (2023-24: A Deficit of £9,022).

Reserves Policy

It is the policy of the Church to maintain unrestricted funds at a level which enables the ongoing work of the Church to be maintained. As at 30 September 2025 the funds (including investments) were equivalent to over two years of current recurrent expenditure.

Structure, Governance and Management

The Church is established by constitution and is registered as a Scottish charity (No. SC 023190)

Under the constitution the trustees are members of the Vestry who, apart from the Rector and the Priest's Assistant, are normally elected or appointed at the annual meetings of the congregation, with at least one member retiring each year.

St Peter's Scottish Episcopal Church, Linlithgow

Report of the trustees for the year ended 30 September 2025

Structure, governance and management (continued)

Those who served as charity trustees during 2024-25 were:

Rev Rosemary Addis (Rector)
Mrs Jane Ramsay (Secretary)
Mr Peter Lewis (Treasurer)
Chris Matheson-Dear (Fabric Convenor)
David Manion (Lay Rep)
Mrs Elspeth Drinkell
Mrs Ruth Duncan
Mrs Clare McLay
Mrs Anne Moir
Mrs Anna Simpson
Mr Ian Wallace
Mrs Heather Westbrook

Payments to trustees

Apart from the payment of £20,689 made to the Rector under her terms of employment (2023-24: £19,728) no trustee received any payments, apart from reimbursing out-of-pocket expenses incurred on behalf of the Church.

Address for correspondence

Peter Lewis, Treasurer
St Peters Church Linlithgow
153 High Street Linlithgow EH49 6RT

treasurer@stpeterslinlithgow.co.uk

Independent Examiner

Peter F Willett ACMA

Constitution

The Church is governed by a constitution, copies of which can be obtained from the Treasurer

Approved by the Trustees and signed on their behalf by:



Jane Ramsay
Secretary

Date: 31st October 2025

St Peter's Scottish Episcopal Church, Linlithgow

Independent Examiner's Report

To the members of St Peters Episcopal Church, Linlithgow - Charity No. SC023190
For the accounting period from 1 October 2024 to 30 September 2025

Respective Responsibilities of Trustees and Examiner

The Church 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 church 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.

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 Regulationshave not been met
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter F Willett
Associate Member of the Chartered Institute of Management Accountants

13 Gannel Drive
Maddiston
FALKIRK
Stirlingshire FK2

St Peter's Episcopal Church, Linlithgow

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

	Notes	2024-25			2023-24
		Unrestricted Funds	Restricted Funds	Total	Total
Receipts		£	£	£	£
Members Offerings		29,897	0	29,897	26,447
Donations		540	0	540	546
Gift Aid Tax Recovered		6,204	0	6,204	0
Church Sales		961	0	961	793
Church Events		971	0	971	1,081
Church Red Door Events		-213	0	-213	654
Church Rental		2,045	0	2,045	1,410
Grants		0	0	0	288
Unit Trust Investment Income		3,585	0	3,585	3,150
Bank Interest		0	0	0	91
Special Collections	1	0	495	495	739
Transfer to Restricted funds		0	0	0	0
Misc		0	0	0	0
		43,990	495	44,485	35,199
Payments					
Relating to Charitable Activities:					
Stipend / Minister Salary	2	20,689	0	20,689	19,728
Minister Pension	2	4,990	0	4,990	6,258
Minister Training / Conferences	2	165	0	165	246
Minister Expenses	2	916	0	916	1,002
Locum Ministers	2	87	0	87	81
Church Building Costs	3	7,729	0	7,729	7,288
Church Supplies & Services		2,498	0	2,498	2,787
Rectory Costs		5,858	0	5,858	1,818
Diocese Quota		4,520	0	4,520	4,598
Other		50		50	20
Special Collection disbursements	1	0	613	613	395
Total Payments		£47,502	£613	£48,115	£44,221
Surplus/(Deficit) for the Year		(£3,512)	(£118)	(£3,630)	(£9,022)
Less Purchase of SEC UTP Units		£0	£0	0	£0
Net Movement in Current Account		(£3,512)	(£118)	(£3,630)	(£9,022)

Signed on behalf of the Vestry



Peter Lewis, Treasurer

Date: 31st October 2025

St Peter's Episcopal Church, Linlithgow

Annual Accounts for the year ended 30 September 2025

Statement of Balances

	Notes	2024-25			2023-24
		Unrestricted Funds	Restricted Funds	Total	Total
		£	£	£	£
Cash and Bank Balances					
At start of Year		4,122	-	4,122	13,145
(Deficit)/Surplus		(3,512)	(118)	(3,630)	(9,022)
Transfers		(118)	118	-	-
At end of Year		<u>492</u>	<u>0</u>	<u>492</u>	<u>4,123</u>
Investments (SEC Unit Trust Pool)					
At Market value					
At Start of Year		110,461	-	110,461	95,856
Invested		-	-	-	-
Unrealised Gain (Loss)		10,168	-	10,168	14,605
At End of Year		<u>120,629</u>	<u>-</u>	<u>120,629</u>	<u>110,461</u>
Total Balances		<u><u>121,121</u></u>	<u><u>-</u></u>	<u><u>121,121</u></u>	<u><u>114,584</u></u>

Liabilities

There were no liabilities or contingent liabilities at the end of the year or the previous year.

Signed on behalf of the Vestry



Peter Lewis, Treasurer

Date: 31st October 2025

St Peter's Episcopal Church, Linlithgow

Annual Accounts for the year ended 30 September 2025

Notes to the Accounts

1 Movements in Restricted Funds

	Balance at Start	Receipts	Payments	Xfer from Unrestricted Funds	Balance at End
	£	£	£	£	£
CHAS	0	261	315	54	0
Linlithgow Link	0	117	149	32	0
Linlithgow No Limits	0	117	149	32	0
	0	495	613	118	0

CHAS - £54 Gift aid added but came out of unrestricted funds due to delayed gift aid

Linlithgow Link - £32 Gift Aid added but came out of unrestricted funds due to delayed gift aid

Linlithgow No Limits - £32 Gift Aid added but came out of unrestricted funds due to delayed gift aid

2 Staff Costs

The Minister Salary / stipend and pension are covered jointly by St Peter's and St Columba's Episcopal Church, Bathgate on a 60/40 basis. St Peter's share of stipend and pension costs amounted to £36,101 in 2024-25.

Council Tax is also paid by the churches, split 50/50 with St Columba's. St Peter's share was £1,596.

3 Tangible Assets

The church building and the rectory are the property of the Diocese of Edinburgh of the Scottish Episcopal Church, dedicated to use by St Peter's (or, in the case of the rectory, St Peter's and St Columba's, Bathgate), jointly.

Other tangible assets in the church building and the rectory were gifted or purchased and are considered by the trustees to have nil value (2023-24 : nil)

4 Reserves: SEC Unit Trust Pool

Reserves are invested as units in the SEC Unit Trust Pool. 3,621 units were held at 30 September 2025 with a book value of £45,958 and a market value of £120,630. The value of this investment is updated to the market value on 30 September at the end of each financial year.

5 St Columba's, Bathgate

St Columba's Church, Bathgate, pays 50% of costs relating to the Rectory, "Life Together" (the joint church magazine) and the Rector's expenses. St Columba's pays 40% of employment costs, net of Stipend Support grant. St Peter's pays these costs in full and St Columba's pays St Peter's a monthly sum, with an annual reconciliation resulting in no balance being due on 30 September 2025