

CHARITY REFERENCE NUMBER - SC009176

ST MICHAEL & ALL ANGELS'
SCOTTISH EPISCOPAL CHURCH,
BALLINTUIM, PERTHSHIRE

ACCOUNTS FOR THE YEAR ENDED
30th SEPTEMBER 2025

ST MICHAEL & ALL ANGELS' SCOTTISH EPISCOPAL CHURCH, BALLINTUIM

CHARITY REFERENCE NUMBER - SC009176

CHARITY TRUSTEES

Rev KE Lafferty	Chairman
Mr S Fairclough	Vice Chairman
Mrs M McCosh	Secretary
Mr R Wilson	
Brig C Dunphie	Treasurer

MEMBERS OF THE VESTRY

Rev KE Lafferty	Chairman
Mr S Fairclough	Vice Chairman and Lay Representative
Mr N Constable	
Mrs A Constable	
Mr G Reid	
Mr R Wilson	
Mrs M McCosh	Secretary
Brig C Dunphie	Treasurer

INDEPENDENT EXAMINER

Mr Alan Warner, ACA
Strone,
Bridge of Cally,
Blairgowrie,
PH10 7JL

BANKERS

The Royal Bank of Scotland plc
14 Allan Street
BLAIRGOWRIE
PH10 6AD

CHURCH ADDRESS

Ballintuim
BLAIRGOWRIE
PH10 7NN

PRINCIPAL OFFICE

c/o Brigadier CC Dunphie MC
Wester Cloquhat
Bridge of Cally
BLAIRGOWRIE
PH10 7JP

REPORT OF THE TRUSTEES AND VESTRY

YEAR ENDED 30 SEPTEMBER 2025

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

Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), the Trustees and Vestry report to the congregation as follows:

1. St Michael & All Angels' Scottish Episcopal Church, Ballintuim, is a registered Scottish Charity (SC009176).
2. It is a member of the Diocese of St Andrews, Dunkeld and Dunblane of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The Superior Authority is the Bishop of St Andrews, Dunkeld and Dunblane.
4. The Trustees devolve to the Vestry the day to day management of the Church and its finances.

Appointment of Trustees and Vestry Members

The Trustees are a self-appointing body.

There is no formal induction programme, but ongoing guidance is given to ensure that Trustees are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity. Trustees are confirmed and Vestry members elected at the Annual General Meeting, as established by the constitution and under Canon Law of the Scottish Episcopal Church. Vestry members are similarly apprised of their responsibilities.

Mr G Reid joined the Vestry, prior to assuming Treasurer in 2026.

Administrative Structure

Answerable to the Trustees, it is the duty of the Vestry to manage the temporal affairs of the Church, with responsibility for keeping the fabric and property of the Church in good working order and administering 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, in sacrament and prayer, and Christian education. Periodic donations are made to local and national charities, as decided by the Vestry or Aat the Annual General Meeting.

Achievements and performance

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

Financial Review

A deficit of £4,824.50 has been made during this financial year compared to a deficit of £6,810.47 last year.

REPORT OF THE VESTRY (continued)

Plans for future periods

The Vestry will continue its range of present activities in the foreseeable future.

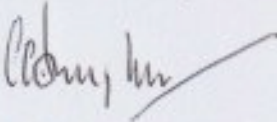
Reserves

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.

Statement of the Vestry Members' 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 Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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



CC Dunphie
Treasurer

29th March

2026.

INDEPENDENT EXAMINER'S REPORT TO THE VESTRY OF ST MICHAEL & ALL ANGELS'
SCOTTISH EPISCOPAL CHURCH, BALLINTUIM
FOR THE YEAR ENDED 30 SEPTEMBER 2025

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 5 to 9.

Respective responsibilities of Vestry Members and examiner

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Church's members of the vestry consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 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 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 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

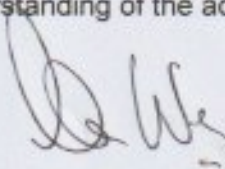
In the course of my examination, no matter has come to my attention other than disclosed below

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - (b) 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.

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Alan Warner, ACA.
Strone,
Bridge of Cally,
Blairgowrie,
PH10 7JH.

15th April 2026.

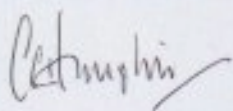
RECEIPTS AND PAYMENTS STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Church £	The Birks £	Total £	2024 £
Receipts					
Donations received:					
Cash collections	1	690.50	-	690.50	407.90
Gift Aid collections		1,063.96	-	1,063.96	2,236.00
Gift Aid tax reclaimed		1,584.21	-	1,584.21	-
Other donations		500.00	-	500.00	900.00
Stipend Rebate		463.00	-	463.00	898.00
Sundry Debtors		-	-	-	933.04
Receipts from investments other than land and buildings:					
Dividends		2,092.79	-	2,092.79	2,043.29
Receipts from land and buildings:					
Contributions from visiting priests		-	2,220.00	2,220.00	2,060.00
Property		-	-	-	2,529.00
Total receipts		6,394.46	2,220.00	8,614.46	12,007.23
Payments					
Payments for charitable activities:					
Diocese quota		1,367.46	-	1,367.46	1,255.92
Rector's stipend		3,600.00	-	3,600.00	3,600.00
Visiting ministers		-	-	-	-
Miscellaneous	3	72.47	-	72.47	21.48
Property expenses	2	3,591.86	4,707.17	8,299.03	13,940.30
Donations	1	100.00	-	100.00	-
Total payments		8,731.79	4,707.17	13,438.96	18,817.70
Surplus/(deficit) for the year		(2,337.33)	(2,487.17)	(4,824.50)	(6,810.47)
All funds are unrestricted					
	8				

STATEMENT OF BALANCES AS AT 30 SEPTEMBER 2025

	Notes	2025 £	2024 £
Bank and cash in hand			
Opening balance		6,209.12	13,019.59
Surplus (Deficit) for the year		(4,824.50)	(6,810.47)
Closing balance	4	1,384.62	6,209.12
Investments	5		
Market value at beginning of year		75,443.93	68,879.35
Unrealised gain/(loss) on revaluation of investments		(3,255.12)	6,564.58
Market value at end of year		72,188.81	75,443.93
Heritable property	6		
The Birks (at cost)		63,000.00	63,000.00
All funds are unrestricted	7		

Approved by the Vestry and signed on their behalf on 29th March 2026 by



CC Dunphie.
Treasurer.

ST MICHAEL & ALL ANGELS' SCOTTISH EPISCOPAL CHURCH, BALLINTUIM

NOTES TO THE ACCOUNTS

YEAR ENDED 30 SEPTEMBER 2025

1. SPECIAL COLLECTION AND DONATIONS.

A Donation of £100 was made towards a central collection for Revs D & J Cameron to mark their retirement.

2. PROPERTY EXPENSES

	Church £	The Birks £	Total £	2023 £
Insurance	1,187.36	496.22	1,683.58	1,617.18
Electricity	1,723.00	672.00	2,395.00	4,414.00
Telephone	-	578.29	578.29	542.65
TV licence	-	174.50	174.50	169.00
Rone Clearance.	84.00	84.00	168.00	192.00
Repairs, Maint, etc	-	2,292.16	2,292.16	6,392.48
Cleaning	187.50	-	187.50	277.50
Mowing	410.00	410.00	820.00	
CD Player	-	-	-	334.99
	3,591.86	4,707.17	8,299.03	13,940.30

3. CHURCH MISCELLANEOUS EXPENDITURE.

Gift Aid Envelopes - £72.47.

Total - £72.47

4. BANK AND CASH

	£	£
Closing balance per bank statement	✓ 1,384.62	5,611.07 ✓
Closing balance per accounts	✓ 1,384.62	6,544.11 ✓

5. INVESTMENTS

	Market value 30.9.2024 £	Additions/ (disposals) £	Gains (losses) on revaluation/ disposal £	Market value 30.9.2025 £
COIF Charities Investment Fund Income Units	75,443.93		(3,255.12)	72,188.81
	_____	_____	_____	_____

6. PROPERTY

The church is not shown in the statement of balances as the Vestry believes that it is not possible to place a market value on the building. The valuation of the building for insurance is £304,000.

7. FUNDS

The various funds are held for the following purposes:

Unrestricted Funds

General Fund - to support the work of the Church.

Restricted Funds

None at present.

8.. TRUSTEE EXPENSES

Remuneration

None of the Trustees or Vestry members received remuneration in respect of their positions. A contribution of £3,600 was made towards the Rector's stipend.