

St. Peter's Scottish Episcopal Church, Galashiels



Trustees' Annual Report and Financial Statements For the year ending 30th September 2025

1. **Charity name: St. Peter's Episcopal Church, Galashiels**
2. **Registered charity number: SC006210**
3. **Administrative Information:-**
Principal Address:
St. Peter's Church, Parsonage Road, Galashiels, TD1 3HS
Internet: www.stpetersgala.co.uk
Email: stpeterschurchgala@gmail.com
4. **Charity Trustees (Vestry Members)**
Priest in Charge Rev. Dr. Lesley Penny from 11 October 2023
Miss. Jennifer Barrie (appointed November 2023)
Mrs. Moira Black (appointed March 2021, term expired March 2025 appointed
Vestry Secretary December 2025 ex-officio)
Mrs. Jane Cove (appointed December 2022 and Alternative Lay Rep)
Mr. John Marsden Lay Rep. (appointed to Vestry November 2016, ex-officio)
Mr. John Maltman, Treasurer (appointed November 2019, ex-officio)
Mr. David Enwemuhe (appointed November 2024)
Mr. John Salisbury (appointed November 2024)
Mrs. Sheena Cossar (appointed December 2022 resigned December 2025)
Mr. David Spawforth (appointed December 2022, Deceased January 2025)
5. **Rector/Priest in Charge:-**
Rev. Dr. Lesley Penny
6. **Bankers:-**
Royal Bank of Scotland, Bank Street, Galashiels

7. Solicitors:-

None appointed

8. Independent Examiner:-

Mr. Martin McLean

10, Greenacre Place, Bannockburn,
Stirling, FK7 8PD

9. Annual Report of the Trustees (Vestry Members)

a. Introduction

The Trustees are pleased to present their annual report for St. Peter's for the year ended 30th September 2025.

We are a small, friendly congregation whose objective is to advance the mission of the Christian Church (which is the building of the Kingdom of Heaven) through worship, service and fellowship.

We aim to do this through supporting existing church members through worship and prayer and encouraging all members (new and existing) through community work such as the local Food Bank and other voluntary organisations. We open our church and hall to other groups and engage in outreach work.

This annual report and accounts present a summary of our financial activities during the year and gives an overview of the general activities, which have taken place in the life of our church in the past year.

b. Activities and Achievements

We welcomed the Revd Dr Lesley Penny as Curate-in-Charge in October 2023 (shared with St John's Selkirk) and in October 2024 she was inducted as Priest – in- Charge. We have been very encouraged that our congregation has continued to grow this year.

The new Buildings Team have made huge inroads in overseeing the maintenance of the fabric of our building. The biggest project this past year was removing the old gas heating system in the church and replacing it with Infra Red Far heating which helps hugely with the 'Net Zero' carbon footprints 2030 targets. We were fortunate to receive a grant from the Scottish Episcopal Church towards the cost and also claim back the VAT. This change of heating system has been well received by both the congregation and the various groups who use the church.

Lesley continues to strengthen our links with the local primary school, Air Training Corps and Gala Fairydean Rovers Football Club. The annual Braw Lads Breakfast organised by the Vestry was a great success as usual. It is a very positive connection with the people of Galashiels.

We are pleased to report that the rental of the Rectory has been very successful with the tenants caring for the property and continuing with the lease.

Messy church has been operating all year. It continues to be an important connection to the community and particularly younger generations. We're pleased to see new families joining and new volunteers helping to run the activities. We are happy to have Messy Church families joining the main congregation on special occasions eg Easter, summer end of school term and Christmas.

Sadly, due to ill health we were not in a position to hold the usual services for Harvest, Christmas and Easter in Abbotsford Court but it is hoped that they will be restarted at some time in the future. Lesley holds services at Galashiels Care Home on a regular basis.

St Peter's is the main base for the Galashiels and Area Foodbank for storing, sorting and distributing food. In addition to providing premises some of our members volunteer with the foodbank.

c. Structure, Governance and Management

St. Peter's is an unincorporated association, governed by a constitution dated 1852 and last amended May 2016. As a member congregation of the Diocese of Edinburgh in the Scottish Episcopal Church, it is also governed by Canon Law of the Scottish Episcopal Church.

The management team of the Church is known as the Vestry. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the church. Details of the Vestry members are given on page 1 of this report. The Vestry comprises the Rector/Priest-in-Charge, the Lay Representative, six ordinary Vestry members and a Secretary and a Treasurer, who may be ordinary vestry members or co-opted. At its Annual General Meeting the congregation elects, from among the constituent members, Vestry members to fill vacancies as they arise. Ordinary Vestry members serve a single term of four years and are not eligible to stand again until a further year has passed. The Lay Representative and the Alternate Lay Representative to the Diocesan Synod are appointed annually by the congregation. A minimum of three ordinary members are required to be present for the Vestry to be quorate.

The Vestry Secretary regularly updates all members of the Vestry on relevant changes in legislation and best practice relating to charities.

d. Vestry Responsibilities

The Vestry is responsible for managing and safeguarding the assets of the church and works with the Priest in Charge in matters affecting the spiritual welfare of the congregation. The Vestry are also responsible for keeping proper accounting records and ensuring that the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the

Charities Accounts (Scotland) Regulations 2006. The Vestry also has responsibility for ensuring appropriate Health and Safety processes are in place and appropriate processes for Safeguarding.

e. Relationship with Diocese, Province and neighbouring Episcopal churches

St. Peter's is supported by the Diocese and the Province through the pastoral oversight of the Bishop, central support functions provided at Diocesan level and grants from central funds. The church is represented at Diocesan level by the Priest-in-charge and the Lay Representative and Alternate Lay Representative. As a member of the Scottish Episcopal Church, St. Peter's has an obligation to contribute to the costs of the Diocese and the Province through payment of an annual 'quota'. This amount is based on the relative level of income of the church in comparison with that of other churches in the Diocese and Province.

There is a memorandum of agreement in place regarding the sharing of our Priest with St John's Selkirk.

10. Financial Review

a. Income

The main source of St Peter's funding comes from the generosity of its congregation. At present we are also supported by the Edinburgh Diocese of the Scottish Episcopal Church as part of a new initiative and received £15k this year (24/25) to support our new priest. Our congregational giving, including what is recovered from the Inland Revenue, amounted to about £36,000 last year. Together with income from investments and premises users our budget for regular income amounts to almost £86,000. On the other hand our budget for running costs, utilities, maintenance and our quota to the diocese, but excluding the costs of a regular priest, is about £30,000. We are extremely pleased that over the past year both the regular church attendance and pledged giving has increased substantially and we look forward to continued growth in both these areas in the coming year as we expect our yearly diocesan grant to reduce.

b. Reserves

St. Peter's reserves fall into two categories a) unrestricted funds which can be spent on any relevant activity and b) restricted funds formed in two parts – firstly Rectory Fund i.e. for purchase or upgrading of the Rectory at a future date and secondly grants we received for church projects e.g. upgrading of the heating system.

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 obtained.

c. Investments

Monies which are not needed to fund day-to-day expenditure are invested in the Scottish Episcopal Church Unit Trust Pool (UTP). The investment policy of the UTP, which accords with that of the vestry, is to earn a return on the assets over the long term, sufficient at least to maintain the real value of the distribution to unit holders. The UTP has developed an ethical investment policy. No investments will be made in companies who derive more than 15% of the revenue from tobacco, gambling or armaments. Recently fossil fuel extractors were added to the list of exclusions. The majority of the UTP is invested in UK equities. The income from the investments can be used for general activities.

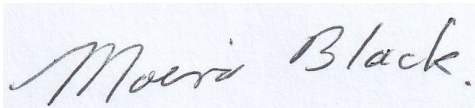
d. Property

A number of day to day repairs have been completed on the church, together with the new heating system. On going repairs to the church roof ensure it is kept watertight.

e. Conclusion

The church continues to be financially viable with sufficient reserves. Under the leadership of our priest we look forward to working together to share God's love and the good news of Jesus with the people of Galashiels and to growing our worshipping community.

On behalf of the Vestry

A handwritten signature in cursive script that reads "Moira Black." The signature is written in black ink on a light blue rectangular background.

Moira Black
Vestry Secretary