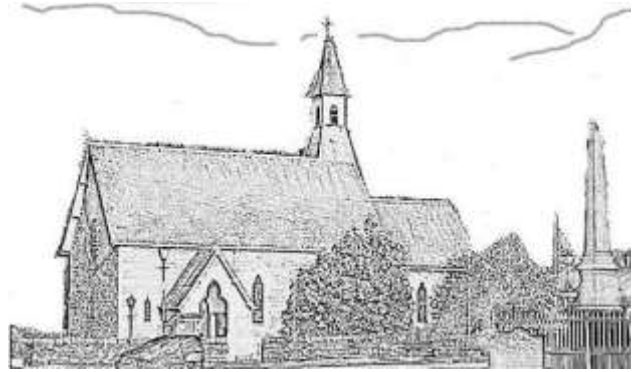


CHARITY REFERENCE NUMBER – SC007020

*Holy Trinity Episcopal Church,  
Pitlochry  
With  
All Saints Kinloch Rannoch*



**REPORT OF THE VESTRY**

**&**

**ACCOUNTS**

**FOR**

**YEAR ENDED 30th SEPTEMBER 2025**

## ***HOLY TRINITY EPISCOPAL CHURCH***

**CHARITY REFERENCE NUMBER – SC007020**

### **CHARITY TRUSTEES - Members of the Vestry**

Revd Canon E Baker (2015)	Rector
R Baker (July 2019)	Secretary & Treasurer
Gina Charleson (2020)	Lay Representative & Rector's Warden
Val Holtom (2020)	Zero Carbon Co-ordinator
Ann Covell (2018)	Peoples Warden
Paul Covell (2018)	Technical Coordinator
Agnes Keegans2020)	Fabric Convenor
Peter Wickes (2023)	Alt Lay Rep
John Martin (2023)	Co-opted, Archiving , Kilmaveonaig Rep
Pam Godwin (2023)	Co-opted – Serenity Garden Co-ordinator
Carol Powell ( July 2024)	All Saints Rep & Property Convenor
Charlotte Baker(July 2024)	All Saints & Safeguarding Rep

### **CHURCH ADDRESS**

**Holy Trinity  
Perth Road  
Pitlochry  
PH16 5LY**

### **PRINCIPAL OFFICE**

**Mr R Baker  
C/O 3 Knockard Place  
Pitlochry  
PH16 5JF**

### **BANKERS**

Bank of Scotland  
76 Atholl Road  
Pitlochry  
PH16 5BW

### **INVESTMENT ADVISERS**

Brewin Dolphin Ltd  
31 -32 Camperdown Street  
City Quay  
Dundee  
DD1 3JA (to August 2025)

M & G Charities  
PO Box 9038  
Chelmsford  
CM99 2XF

SEC Unit Trusts (From June 2024)

### **INDEPENDENT EXAMINER**

Mrs Catherine Cant  
Drumbeg  
Pitagowan  
Blair Atholl  
Perthshire  
PH18 5TW

## ***HOLY TRINITY EPISCOPAL CHURCH***

### **REPORT OF THE VESTRY FOR YEAR ENDED 30 SEPTEMBER 2024**

The members of the Vestry present their annual report together with the financial statements for the year ended 30 September 2024.

#### **Structure and Governance**

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

1. Holy Trinity Episcopal Church, Pitlochry is a registered Scottish Charity (SC007020). Since 2025 All Saints, Kinloch Rannoch has been a dependant Congregation
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 worldwide Anglican Communion.
3. The superior authority is the Bishop of St Andrews, Dunkeld and Dunblane.
4. All of its temporal affairs are governed by the Vestry.

#### **Appointment of Vestry Members**

Vestry members are elected or appointed from members of the Congregation by Annual General Meeting established by constitution and under the Code of Canons of the Scottish Episcopal Church. There is no formal induction programme, ongoing 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. Vestry Members are encouraged and supported to attend any Diocesan or Provincial Training Courses.

#### **Administrative Structure**

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings in good working order and to look after the finances of the church.

#### **Statement of Risk**

The Vestry keeps under review the major risks to which the Churches are exposed and has established procedures within our Strategic Plan to mitigate any risks identified. We developed a risk register in 2023 which we keep under review, Our latest Quinquennial Report, and the Quinquennial for All Saints Kinloch Rannoch were both carried out in 2024 by our Architects (Nichol Russell Studios) who have been working with us since appointed in 2021 helping us manage the fabric of the buildings and the work and reordering that needs to be undertaken. The financial risk is continually monitored and assessed especially with the effects on income and investments from inflation and the cost-of-living crisis and although we have no control over market forces, we have worked hard to increase weekly and monthly revenue, with some success over 2025. The age and the slow reduction of congregation is still of concern, and though we do attract new members, the Vestry continues with their plans for mission and outreach to the end of this 5-year plan in 2026 to encourage new people. On a practical note with care for congregation and visitors we conduct a risk assessment for all our activities, in addition we have ensured that several members have food hygiene certificates, that our kitchen is fully equipped for simple food service, and that at least one person with the Certificate is present at events where food is served, these are displayed in the church hall.

#### **Charitable Objectives and 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, and community groups of all ages.

At Holy Trinity, our values statement says:

- welcoming and affirming all people,
- nurturing faith and spirituality,
- caring for our planet,

- engaging with our community,
- working for justice.

2024.

The conclusion of All Saints Kinloch Rannoch incorporation into this structure (as a dependant congregation) was concluded in 2025.

### **Volunteers**

The Vestry is extremely grateful for the time and efforts so freely given by the 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 provide a place of worship for the whole community. We have developed a quarterly Café Church in the Church Hall, ran the 2025 World Day of Prayer and continue to open the church regularly for prayer and viewing and have an excellent leaflet for visitors. Our Mission and Outreach Partnership with Pitlochry Festival Theatre & Pitlochry High School continued this year with the Pitlochry Nativity' held in the Church & Serenity Garden in December 2024, which was a great success, and plan further collaborations in the future.. The Church also runs a Book Club which meets monthly, hosts Advent and Lent Courses (in person and on zoom) and works with the other denominations in the town, in the Summer of 2025 we ran regular coffee morning which we hope will continue in 2026.. The Gardening Group continue to maintain and develop our Serenity Garden with development work being undertaken and planned for 24/25, and in 2024/25 new features were added to the garden which provides a space for quiet contemplation as well as working towards biodiversity and our aims of caring for creation. The garden also offers children's activities and a prayer walk. The garden is open all year and attracts many visitors from the local community, as well as national and international visitors. We offer our church and hall for use by other groups and churches, currently a Mindfulness Group are using the hall and the Romanian Orthodox Church hold occasional services in Holy Trinity for their people living in this area.

### **Financial Review**

This year we have surplus of £1918 for the year, we sold £31,000 of investments to cover capital spending, ongoing projects with PFT, work in the Serenity Garden and the Church & Churchyard. The surplus is due to an increase in donations, fundraising, in gift aided giving and successful grant applications. Investment performance however has quite stable this year with some small losses so we end the year with investments at Holy Trinity/All Saints of £371,331 In total so far over the period we have spent over £56,500 on building work, for both churches on repairs, reports and the architect, and £32,500 on Mission and Outreach

Holy Trinity/All Saints contribute a 54% share to the Linked Charge expenses., by far the largest amount of the Charge, the Vestry have taken the view that we will continue to review our planned expenditure for Mission and Outreach and will to work to improve the yearly deficits and to seek funding from external sources where possible. We have raised over £3500 for work in the Serenity Garden and church. We also plan fundraising and further grant application and appeals for further work in 2025/26. Grant for Accessibility of the Serenity Garden of £3900 and £2000 for the internal re-ordering of Holy Trinity. Total investments and cash for both Churches of £386,000.

### **Plans for future periods**

The Vestry will continue its range of present activities in the foreseeable future. The Vestry also continues to plan a programme of Mission & Outreach to seekers and the local community. Our fund allocation for Mission & Outreach was set at £40,000 (Capital expenditure) and after this year means we have spent £32,500,. The Vestry's 5-year strategic plan ends in 2026 and we will be reviewing the plan and going forward with our new 5 year Strategic plan as 2026 progresses. The Rector will retire 30<sup>th</sup> April 2026 and with the Linked Charge we will be appointing a new Rector for the future.

### **Development of work in church & community.**

#### **1. The Pitlochry Festival Theatre:**

- a) We continued with our collaboration with the Pitlochry Festival Theatre in 2024/25. Theatre staff helped develop our outdoor Christmas display and provide actors, costumes, sound and light for events such as the Nativity in the garden, as well as materials and staff to support other activities.

**2. Development of The Serenity Garden :** Phase 2 of the project has been successful and we continue to further development the garden as a place of peace and tranquillity for the church and local community as well as being an exemplar in raising awareness of the Climate Crisis and a focus for the care of creation. We are also working on the updating of the website to fully include the Serenity Garden. Funds have been raised for improving accessibility for all to the garden and for weddings as we now have permission to take wedding services outdoors. This work involves our congregations throughout the charge and the local community. Including

- a) The Pitlochry Serenity Garden Group
- b) Members of other congregations and friends
- c) PFT,
- d) Pitlochry High School
- e) and other community groups, such as the Climate Café

**3. Removal of Pews at the back of the Church,** preparing the floor and eventually new chairs to create a more informal working space – planning for a new worship and activity space at the rear of the church has begun and after a review this year we are in the process of applying for a Canon 35 to allow us to begin the work.

We also need to consider the cost of the latest Quinquennial Report, (October 2023) which details a considerable amount of work required to deal with the outer and inner fabric of the building, costs estimate to be in the region of £500,000 - £600,000 which is a significant amount of spending over the next 5 years, due to deterioration in the roof and problems with damp. In 2021 we appointed an architect to support the care and development of the building, to support our Zero Carbon Strategy, and we are working with them on plans and grant applications for the necessary work and reordering of the church. Our next Quinquennial is due in 2028.

**4. Climate Change** – Although Holy Trinity has been an Eco Congregation for several years the fact that in 2021 the SEC has committed to becoming carbon neutral by 2030 has moved us to further action. Holy Trinity vestry has adopted climate change as a strategic priority for the church. The working group we established now is working with all 4 churches in the charge and for Holy Trinity identified key areas for action in relation to:

- The church building and grounds
- The management of church and congregation activities
- Worship and reflection
- Partnership with our linked charge churches and the local community
- Information and communication

The working group has been working to align our early plans with the priorities of the church's net zero strategy. Completing the provincial energy toolkit for 2023 and 2024 has demonstrated a reduction in our carbon footprint from 8.5 to 6.6.net tonnes

We have begun discussions with local climate change organisations to explore opportunities for working together. Unfortunately due to the work required on the church building major efforts towards Zero Carbon cannot be undertaken until the work on the church fabric has been completed, this has halted any infrastructure projects on climate change until progress is made on implementing the building work necessary.

We are working on our biodiversity project in the grounds and graveyard and look to develop this over the coming years.

## **Reserves**

The Vestry has adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a drop in income, the church would be able to maintain its current level of activities for at least five years until replacement funding can be obtained.

We now have 2 restricted funds, total of approx. £6,000 for the Serenity Garden Accessibility and towards the re-ordering of the back pews of the church interior.

## **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**

**R. Baker Secretary**  **Date** 26/6/2026

## **Secretary/ Treasurers Report**

This has been a year of consolidation and preparation for the departure of the Rector and her husband (Secretary and Treasurer). The major activity has centred around the integration of All Saints as a dependent church of Holy Trinity and in particular integrating the accounts.

We started the year having funds depleted somewhat due to the costs of employing architects to survey, advise and prepare for major conservation work to come. The political situation globally, and in particular in the US has also impacted on the value of our holdings. However due to a year of consolidation and preparation for future works we have not spent any money on architects fees this year and that has allowed us to stabilise funds. The downturn caused us to move our investments away from Brewin Dolphin due to their investment rules and transfer our holdings to the SEC Unit Trust Pool. That took place in September and helps us to meet the SEC ethical investment criteria.

During the year we have sold investments to the value of c.£31k but have ended the year with only a slight decrease in the overall value of our holdings due to an upturn in the Global economy. This included retaining c.£11k retained from the Brewin Dolphin investment. We end the year with Investments of £371k of which £6k is restricted for both garden and church interior developments. The vestry has also committed funds to the reordering of the interior of the church from our general fund. We also hold c£9000 in accessible funds mainly in interest bearing accounts.

As of the end of September All Saints accounts are now officially part of Holy Trinity accounts and the funds are being managed as one. As this is the first year of managing the accounts without the services of a bookkeeper a new accounting system has been implemented. As treasurer the learning curve has been high and it has been interesting to see the figures develop over the year and to realise just how many transactions Holy Trinity actually processes. All Saints has far fewer things going on so has been easy to deal with. It is notable that there has been considerable investment in Keepers cottage to make it fully saleable and keep it fit to live in.

The processing of the accounts for OSCR is proving to be quite straightforward due to the new accounting system and for the first time in my time as treasurer we are hoping to submit our accounts before the New Year.

Challenges for the year ahead include passing on a working accounts system to a new treasurer with a period during which there may be no single person in charge. Linked charge costs will be reduced due to the rector's salary not being paid after April but there will be other charges, such as locum clergy expenses. Technically submission of our accounts is being done on an expensed basis which accounts for activity at the time of receipt or payment. Previously there was some sense that there was accrual. For that reason payment of money to the linked charge showed up as a deposit paid. That money paid in 2023-4 and showed as an asset. This year there is no deposit paid in the assets.

**Robin Baker November 2025**

**Holy Trinity Episcopal Church, Pitlochry  
With  
All Saints Episcopal Church, Kinloch Rannoch**

**Annual Accounts for the Year Ended  
30th September 2025**

## All Saints Income

	Notes	Totals
Congregational Giving		292.1
Donations		
Fundraising		27.62
Gift Aid Reclaim		
Investment Income		5046.14
Other Income		192
Rental Income	2	7200
Sale of Investments	1	12000
		24757.9

### Notes

- 1 £20000 was withdrawn from the SEC fund during the financial year.  
This was offset by the return of £8000 loaned by Holy Trinity during the previous period.
- 2 Rental income from Keepers Cottage.

**All Saints Expenditure  
Notes**

Clergy Expense		985.81
Diocesan Quota	1	
Electricity		701.74
Governance Costs	3	5314.16
Insurance		1278.97
Keepers Cottage	2	11575.8
Linked Charge		2388.9
Maintenance		1774.6
Mausoleum		
Other Costs		90

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<b>Total Expenditure</b>		<b>24109.98</b>
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Notes

- 1 During the period of amalgamation with Holy Trinity, no audited accounts have been submitted and consequently there has been no quota Paid.
  
- 2 Costs of completing refurbishment were increased due to payment of an unpaid historic invoice for work completed in 2021
  
- 3 Governance costs are due to the completion of the Quinquennial Inspection and Report. The cost of registration would have appeared here but was not transacted until the FY 2025-6

## Holy Trinity Account Income

	Notes	Sub totals	detail
Church Services		600	
			<i>Weddings</i> 300
			<i>Funerals</i> 300
Congregational Giving		6846	
			<i>Cash</i> 1871
			<i>Envelopes</i> 2383
			<i>Standing Orders</i> 2592
Donations		3832	
	1		<i>Blue books</i> 313
			<i>Flower Fund</i> 318
			<i>Miscellaneous</i> 398
			<i>Offertory</i> 226
			<i>Printing</i> 15
	2		<i>Special Collections</i> 2370
			<i>Use of Hall</i> 192
Fundraising		2894	
	3		<i>Church</i> 2678
			<i>Grounds</i> 215
GiftAid Income		1174	
Grants(restricted)		3958	
Investment Income		14316	
Other Income		5950	
			<i>Lairs</i> 2750
			<i>Legacies</i> 3200
Sale of Investments		19626	
Adjustment		788	
<b>Total Income</b>		<b>59985</b>	

### Notes

1 New service books were bought for all charges.  
This is the share of costs from St Andrews and Kilmaveonaig

2 Special collections were made on behalf of:  
Pitlochry Food Bank  
Bishop's Lent appeal  
Liv and Darin Walden  
Mission for Seamen  
World Day of Prayer

## Holy Trinity Account Expenditure

	Notes	Sub totals	detail
Bank Charges			
Donations Given	1	2370	
Fundraising Costs		39	
General Expenses		4348	
			<i>Bookkeeping</i> 455
			<i>Church Supplies</i> 1011
			<i>Cleaner</i> 463
			<i>Flowers</i> 185
			<i>Internet</i> 632
			<i>Music Licence</i> 97
			<i>Publicity</i> 88
			<i>Stationery</i> 516
			<i>Sundries</i> 902
Linked Charge		22342	
Mission and Outreach (PFT)	2	2500	
Property Expenses		16270	
	3		<i>Land Registry Fees</i> 834
			<i>Church Fabric</i> 3870
			<i>Electricity</i> 1413
			<i>Gas</i> 3043
			<i>Grounds Maintenance</i> 3264
			<i>Insurance</i> 3214
			<i>Rectory Maintenance</i> 586
			<i>Waste Collection</i> 45
Diocesan Quota		7494	
Serenity Garden		3097	
			<i>Development</i> 2289
			<i>Maintenance</i> 808
<b>Total Expenditure</b>		<b>58459</b>	

1 Donations given  
Pitlochry Food Bank  
Bishop's Lent appeal  
Liv and Darin Walden  
Mission for Seamen  
World Day of Prayer

2 The donation of £2500 to Pitlochry Festival Theatre is accounted separately. It is also counted as a donation given

3 £1500 is restricted for the Church Reordering

**Summary of Income and Expenditure  
for Holy Trinity with All Saints**

All Saints

Income	24757.9
Expenditure	24110
<b>Profit/Loss</b>	<b>647.88</b>

Holy Trinity

Income	59984.6
Expenditure	58459.4
<b>Profit/Loss</b>	<b>1525.25</b>

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<b>Consolidated P&amp;L</b>	<b>2173.13</b>
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Movement of Funds

		AS AT			AS AT	
		01/10/2024	Income	Expenditure	Gain(loss)	30/09/2025
General Fund	1	13083	84742	82569	2173	15256
Brewin Dolphin	2	138043	12930	150942	-138012	31
M&G	3	122336	16675	8338	8338	130674
SEC AS		122823	8000	17323	-9323	113500
SEC HT			127126		127126	127126
						<b>386586</b>

Notes

- 1 The General Fund consists of All Saints Current, Holy Trinity Current and a joint interest bearing savings account which is used to maintain cash flow in the current accounts. Due to transfers between the accounts these are accounted at the consolidated level.
- 2 Changes to Brewin Dolphin investment rules required us to close this account. Funds were transferred on 1 September. A small amount of interest was accrued over the transfer period which appears as at 30/9.
- 3 M&G Charifund is used as the repository for our restricted funds (in virtual form). It includes £5958 in two restricted funds



26 June 2026



26 June 2026

# Rector's Report 2025

## Introduction

At the end of the financial year I can report it has been a busy one with, with services planned to the end of the year and regularly reviewed. Planning for next year's services will take place at the end of November. Lesley and I work together to ensure that all our churches have regular services and we are encouraging Lay participation as much as possible and we have held a refresher course to share experiences on Intercession in September 2025 and also training for Lay Worship Leader, which is ongoing.. We continue to encourage congregation members to take up a role if they feel called to do so.

I will be retiring in April 2026 and as this will be my last Annual Report, would like to take this opportunity to thank everyone for their work and care over the past 10+ years, thank you for the privilege of working with you and serving you, it has been a pleasure, and I will miss you all very much. I'd would also like to take this opportunity to thank Lesley for her continuing work and the support she gives to the smooth running of the Linked Charge and also my thanks to our Linked Charge Treasurer Dorothy Edwards for all her hard work and care.

It is also important to thank all those who work tirelessly to ensure our churches function, All Vestry Members in their various roles, Organists, Sacristans, Eucharistic Ministers, Intercessors, Readers, Coffee Makers, Welcomers, Fundraisers, Flower Arrangers, our Newsletter Editor, Gardeners and of course our congregations and visitors. Thank you all for your time and your care.

## Key Points

- Regular services in all our churches and on zoom continue.
- The merger of All Saints with Holy Trinity is now complete..
- Short Advent course and Christmas services finalised.
- Ecumenical links with the Church of Scotland working well with joint services especially at Christmas and Easter.
- Quinquennials have been undertaken at 3 of our 4 churches and repairs and maintenance is required across all three. Major maintenance is required at Holy Trinity and fundraising is going to be important.
- An archiving group meets regularly to work with the archives of Holy Trinity and eventually All Saints Kinloch Rannoch.
- The Serenity Garden continues to flourish and develop, the Garden Group work hard to maintain the churchyard and to develop biodiversity. Much has been accomplished this year and we are now working on better Access to the garden by widening gates and paving difficult to reach areas.
- The Climate Change Group which operates across the charge is working well although due to limited capacity very little happened during the summer.
- o The Provincial Energy Footprint has been completed with a decrease in the footprint this year.

## Occasional Offices & Others

- 7 Funerals and 1 burial of ashes this year,
- 1 Wedding this year.
- I attend Provincial Mission Board Meetings, this material feeds into the work of the
- Convenor of the Diocesan Mission Board and planning with the Diocesan Environment group Climate Change Gathering in October. Part of Convenors role is also to serve on Diocesan Standing Committee, 2024/25 been busy year.
- Attend Cathedral Chapter Meetings.

**Liz Baker September 2025**

## **Protecting Vulnerable Groups (PVG) / Safeguarding Report**

As representative of Holy Trinity & All Saints, no occurrences for the year. Changes are being implemented regarding the Disclosure Scheme and shall come into practice in April 2025 for all Scottish Episcopal Churches. The new Diocesan Protection Officer is the Revd. Ian Boa, the Provincial Safeguarding Officer John Whyllie is holding a Pilot Training day in the diocese on 29<sup>th</sup> October 2025.

**Charlotte Baker September 2025**