

ST MARGARET'S CHAPEL GUILD

Trustees' Annual Report and Accounts for the Year ended 31 July 2025

Reference & Administrative Details of the Charity & its Trustees

Charity Reference No:

SC 024 067

Patron:

HRH The Princess Royal

**Trustees / Executive
Committee:**

Hazel M Dunn (Convenor)
Fiona Pigott (Acting Vice Convenor, June 2025)
Holly Williams (Secretary)
Margaret Williamson (Treasurer)
Fiona Pigott (Flower Supervisor)
Angela Casey (Membership Secretary)
Margaret Crawford (Acting Membership Secretary, February 2025)
Angela Casey (Committee Member, February 2025)
Catrina McGillivray (Committee Member)

President Emeritus:

Rev Charles Robertson LVO

President:

Rev Neil Gardner, Minister of Canongate Kirk

**Honorary Vice -
Presidents:**

The Governor of Edinburgh Castle
The Senior Army Chaplain in Scotland
The Rt Rev Moderator of Church of Scotland
The President of the Catholic Bishops' Conference of Scotland
The Most Rev Primus of the Episcopal Church in Scotland
Margaret Dean CVO (Elected Honorary Vice President)
Joanna M Milne MBE (Elected Honorary Vice President)
Margaret Wheeler FMAAT (Elected Honorary Vice President)
Kathleen M Fairweather CBE (Elected Honorary Vice President)
Margaret Lindsell (Elected Honorary Vice President)
Fiona Kidd (Elected Honorary Vice President)
Margaret Ann Crawford (Elected Honorary Vice President)

Registered Office:

Manse of Canongate, Edinburgh, EH8 8BR

Website:

www.stmargaretschapel.com

Email Address:

stmargaretschapel@gmail.com

Structure, Governance, Management & Activities

**Constitution and
charitable purposes:**

The Guild is a charitable unincorporated association, and the purposes and administration arrangements are set out in our 2020 Constitution. 'The charitable purposes of the Guild are to promote the knowledge and understanding of the life of St Margaret of Scotland, and to follow her example in relation to supporting family life, piety, religious education, care of church buildings and tolerance amongst religious groups'.

**Recruitment and
appointment of Trustees:**

Following the adoption of the new constitution at the 2020 AGM, the elected Executive Committee members now serve as Trustees. There is an executive committee consisting of the President, Convenor, Vice Convenor, Secretary, Treasurer, Flower Supervisor, Membership Secretary, and up to two other Guild members.

**Organisational
Structure:**

The Guild has a membership structure. There are elected members who are office bearers who together with the ex officio President form the Executive Committee/Trustees. The Executive Committee oversees the Charity's management and administration between Annual General meetings. All members of the Executive Committee are also members of the Finance Committee. There is also a Flower Supervisor's Committee. All Committees report to the Trustees.

**Activities and
achievements:**

Flower arrangements have been placed in the Chapel at least once a week throughout the year. These are seen by the many thousands of visitors that visit the Chapel daily in addition to those attending private events such as weddings and baptisms.

Donations amounting to £3,000 were made to worthwhile causes.

Significant work has been done over the course of 2025 to rebuild the Guild website make a more accessible, visible and user-friendly for both Guild members and members of the public which has led to a significant rise in engagement.

The monthly coffee morning meet-ups continue to be well-attended.

An electronic device to collect donations was installed in the Chapel. This has proved successful in increasing the money the Guild receives from visitors to the Chapel.

The Guild was invited to participate in the City-wide celebrations to mark 900 years since Edinburgh received Royal Burgh status. Representatives of the Guild attended a number of Edinburgh Council organised events to promote the programme, and a special service took place for St Margaret's Day 2024 to which members of the public, local schools and churches were invited.

The Trustees forming the Executive Committee undertook a second Strategy Day in February 2025, reviewing the methods the Guild use to communicate both internally (to members) and externally (to members of the public). The Trustees have attended a number of on-line and in person presentations to keep them informed on topics related to being responsible for a charity.

In July 2025, around a dozen Guild members attended a visit to St Margaret's Cave and Dunfermline Abbey.

**Finance & Going
Concern Review:**

A surplus of £6,470 arose in the year (2024 surplus £1,351). In the two financial years 2020 and 2021 the booklet stock was written off. Booklet / Chapel donations in the current year had a nil cost given the previous write off contributing to the current year surplus.

The Trustees are confident about the Guild's ability to continue as a going concern for the foreseeable future given current unrestricted reserves.

Reserves Policy:

To protect the Guild and its charitable programme against the risks of a loss through donation shortfalls and other unexpected financial losses, the Trustees have set a target for free reserves (those unrestricted reserves that are not designated) at a minimum of £20,000. The current free reserves represented by the general fund in unrestricted reserves is £22,107 (2024 - £22,239).

Plans for Future Periods:

The committee are currently updating the signage within the Chapel.

We are in the process of digitising the information in the booklet and making it available online. This will make the information more accessible to everyone.

Committee members will continue to attend webinars and events that promote the learning required for Trustees.

We are investigating accounts with higher interest rates for our reserves, which will increase our funds.

Ongoing updates to the Guild website to ensure it remains up-to-date and relevant.

Plan to organise future flower demonstrations for our members.

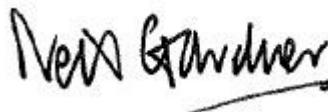
We are planning commemorations for the Guild's 85th anniversary in 2027.

Approved by the Trustees and signed on their behalf

On 9th October 2025

by: Rev Neil Gardner, President

Digital Signature:

A handwritten signature in black ink that reads "Neil Gardner". The signature is written in a cursive style with a horizontal line underneath the name.

ST MARGARET'S CHAPEL GUILD

Scottish charity number SC024067

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST. MARGARET'S CHAPEL GUILD

I report on the accounts of the charity for the year ended 31 July 2025 which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees 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 the Charities Accounts (Scotland) Regulations 2006 ("the 2006 Regulations"). The charity trustees 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 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Approved by

Neil M B Steven CA
Edinburgh Castle
17th Nov 2025

Digital signature

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RECEIPTS AND PAYMENTS ACCOUNT **FOR THE YEAR ENDED 31 JULY 2025**

	<u>2025</u> £	<u>2024</u> £
<u>Receipts</u>		
Chapel donations	4,783	3,309
Flowers	60	60
Jewellery	338	607
Interest	170	115
Cards	90	147
Donations	3,664	3,090
Gift aid from donations	1,966	0
Joining Fee	360	150
<u>Total Receipts</u>	<u>11,431</u>	<u>7,478</u>
<u>Payments</u>		
<u>Payments for charitable activities</u>		
Donations (note 1)	3,000	3,160
Cards	0	590
Jewellery	398	527
Flowers fund	0	0
Insurance	366	512
Gifts / Gratuities	24	70
Administration	697	288
Website	18	0
Scotland's Churches Trust Subscriptions	50	50
Independent Examiner Expenses	0	0
<u>Total payments for charitable activities</u>	<u>4,553</u>	<u>5,197</u>
<u>Governance costs:</u>		
Annual Gathering and AGM net	408	930
<u>Total Payments</u>	<u>4,961</u>	<u>6,127</u>
<u>Profit for the year</u>	<u>6,470</u>	<u>1,351</u>

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BALANCE SHEET AS AT 31 JULY 2025

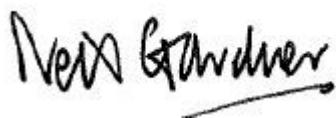
	2025	2024
	£	£
Tangible Fixed Assets	0	0
	-----	-----
<u>Total Fixed Assets</u> (note 3)	0	0
	=====	=====
Current Assets		
Booklets (note 4)	0	0
Brooches and earrings (note 5)	520	918
Cash at Bank	32,107	25,239
Cash in Hand	0	0
	-----	-----
Total Current Assets	32,627	26,157
Creditors falling due within one year (note 6)	(0)	(0)
	-----	-----
Net Current Assets	32,627	26,157
<u>Total Assets</u>	32,627	26,157
	=====	=====
Reserves/Funds of the Charity		
Opening funds	26,157	24,806
Surplus / (Deficit) for the year	6,470	1,351
	-----	-----
Total Closing Funds (note 8)	32,627	26,157
	=====	=====

All funds are unrestricted.

Approved by the Trustees on 3rd October 2025 and signed on their behalf by:

Rev Neil Gardner, President

Digital signature:



NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2024

1. Donations

During the year to 31.7.25 the following donations were made:

	<u>2025</u>
	£
QMU Study Abroad Programme	500
Edinburgh City Mission	500
Army Benevolent Fund Soldiers' Charity	500
Canongate Kirk	500
The Princess Anne Charities Trust	500
Examiner fee & Charity donation to The Pitcairn Trust	500
	<u>3,000</u>

2. Trustees' payments

There were no payments to Trustees in the form of expenses, remuneration or honoraria (2024 - £nil).

3. Fixed Assets

	<u>2025</u>	<u>2024</u>
Fixed Assets	£	£
Furniture and equipment at beginning of the year	31,179	31,179
Addition	0	0
Disposals	0	0
	-----	-----
Total Fixed Assets at Cost at end of year	<u><u>31,179</u></u>	<u><u>31,179</u></u>
Total Depreciation at beginning of the year	(31,179)	(31,179)
Depreciation for year	0	0
Depreciation eliminated on Disposal	0	0
	-----	-----
Total Depreciation at end of year	<u><u>(31,179)</u></u>	<u><u>(31,179)</u></u>
Net Book Value of Fixed Assets	<u><u>0</u></u>	<u><u>0</u></u>

Depreciation is charged in full in the year an asset is acquired.

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4. Stock of Booklets

	2025 £	2024 £
Stock at 50% of Cost at beginning of the year	NIL	NIL
Additions	0	0
Booklets Stock at WDV at end of year	<u>NIL</u>	<u>NIL</u>
31.7.25 – 44 boxes or 6,500 booklets		
31.7.24 – 67 boxes or 10,050 booklets		

5. Stock of Jewellery

	<u>2025</u>	<u>2024</u>
	£	£
Stock at Cost at beginning of the year	918	735
Additions	0	710
Used or Sold	(398)	(527)
Jewellery Stock at Cost at end of year	<u>520</u>	<u>918</u>
At 31.7.25 Stock is £520		
7 Brooches (£42 each), 2 Pairs Earrings (£60 a pair)		
2 Pendants (£53)		
(2024 Stock 10 Brooches, 3 Pairs Earrings & 6 Pendants)		

6. Creditors Falling due within one year

At the year-end there are Creditors falling due of £NIL.

7. Contingent Liabilities

At 31.7.25 there were no Contingent Liabilities (2024 £NIL).

8. Analysis of Charitable Funds

Free Reserves (General Funds) are those reserves that are available for the Charity to spend after taking account of any funds designated for future expenditure and asset balances not available for spending.

Reserves	31.7.25
	£
General Funds	22,107
Designated Funds/Assets	
Donations	10,000
Booklets	0
Jewellery	520
Total	<u>10,520</u>
Total Funds	32,627