

St Columba's Scottish Episcopal Church

Aubery Crescent, Largs, KA30 8PR

Scottish Registered Charity No. SC004796

ANNUAL REPORT AND ACCOUNTS – YEAR ENDED 31 AUGUST 2025

Bankers: Royal Bank of Scotland
Stockbrokers: Baillie Gifford (through the SEC Unit Trust Pool)

Introduction

The Vestry is pleased to present the annual report and accounts for St Columba's for the year ended 31st August 2025. They present a summary of our financial activities during the year and give an overview of the general activities which have taken place in the life of our church in the past year.

Constitution, Structure, Governance and Management

St Columba's is an unincorporated association, governed by a constitution, which was incorporated in 2010 and was updated in 2025. It was revised to bring it up to date with current regulatory requirements and following approval by the Bishop, it will be registered with OSCR. As a member congregation of the Diocese of Glasgow & Galloway in the Scottish Episcopal Church, it is also governed by the Canon Law of the Scottish Episcopal Church. The management team of the church is known as the Vestry and is represented at the Diocesan Synod by the Rector and Lay Representative; who play a full part in the election of a new Bishop to replace the previous one, who had retired. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the Church, and the charitable purpose is the Advancement of Religion. The Rector is appointed by the Vestry and the Bishop of the Diocese. Our Rector retired early due to ill health and the Vestry is currently engaged in the search and appointment of his replacement.

The Constitution requires: that the Vestry shall ensure that the needs of the whole church in regard to Mission work at home and overseas and the other objects of the General Synod may receive the interest and support of the Congregation; that the Vestry shall generally assist the Rector (subject always to his or her canonical rights and duties) in every way in their power in all matters affecting the spiritual welfare of the Congregation; and that they shall be bound to keep the buildings and properties in repair and insured against fire and other risks.

The Vestry is also obliged to comply with the Child Protection and Protection of Vulnerable Adults policies of the Scottish Episcopal Church, and all other statutory and regulatory provisions.

Apart from the Rector, members are elected by the Congregation in an annual meeting, some in specific roles which include ex-officio membership of the Vestry, and some by direct election on a rotational basis. The Rector's Warden is appointed by the Rector. The Rector himself is appointed by the Vestry and the Bishop of the Diocese.

The Vestry held an away day in February, when new Vestry members learnt about their roles and responsibilities, and the whole Vestry planned and prioritised for the year ahead. The Vestry Secretary

regularly updates other members of the Vestry on relevant changes in legislation and best practice relating to charities. The Vestry meets about six times a year, with extra meetings when needed. St Columba's is supported by the Diocese and the Province through the pastoral oversight of the Bishop and central support functions. The church is represented at Diocesan Synod by the Rector and the Lay Representative. As a member of the SEC, St Columba'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.

Activities and Achievements

[REDACTED] has introduced Sunday@5 services. They were Taizé, Lectio Divina, Healing and Wholeness and Compline. They are becoming popular with new people trying out our church for the first time and enjoyed by those who appreciate some quiet time. The normal services are at 8am and 11am on Sundays and 10am on Wednesday. A new pastoral team has had training and await their PVG to start visiting. We circulate a weekly list of people to pray for by email as well as the readings. We joined with Largs and District Churches Together for our Walk of Witness on Good Friday. Our church is active with the local Christian Aid group.

We have continued to host our usual 4 car boot sales and these remain popular events with many vendors returning time and time again as well as welcoming new ones. In early July we hosted 30 primary 1-7 children for our 'Seaside Saints' adventure summer holiday club where the life and times of Jonah were studied.

Property

This has been an interesting year where the main property issue came about during the big storm in January, when the church hall roof was partially blown off allowing water into the building. Prompt action was taken to temporarily stop water ingress using polythene sheeting which was held down using wooden battens. However, there was a considerable time delay in getting clearance to allow proper repairs to be carried out. During this time, further water damage occurred after the polythene sheeting was damaged in subsequent storms. Our insurance company has now authorized repair work to be carried out on the church hall to repair all damage. This work commenced in mid-August when the internal ceilings were removed. Scaffolding was erected around the hall a week later to allow safe access to replace the roof covering. Once that has been achieved, the hall will have the internal walls plaster removed and then left for several weeks to dry out. Once the hall has dried out, the internal repairs will commence and are expected to continue until the end of 2025. All items not damaged from the hall are currently being stored in the minister's office building.

During the repairs, it was decided to update the hall toilets, wiring and other modernization jobs, along with replacing the felt roof on the remainder of the church hall.

As there are currently lots of grants available for net zero projects, the Vestry decided to have the south main roof of the church hall strengthened to allow the fitting of solar PV panels during the hall repairs. Solar panels and battery units will be installed later this year in order to reduce our carbon footprint. Electricity produced will be stored in the batteries and will hopefully power both the hall and the church building, with any excess power being sold to the national grid.

In May, it was decided to refurbish the remembrance garden. It is hoped that this task will be completed mid-October 2025 by working parties. It has involved removing large trees and shrubs along with weeds plus associated roots. Replacement planting is taking place as the flower beds progress, using some original shrubs and plants along with a variety of new slow growing vegetation. The small grass area between the flower bed and car park has been completed along with new kerb stones. It is hoped that 3 slabs can be laid just inside the flower bed mid-way along the garden so that we can put a 2 seater bench on the slabs so that visitors can enjoy that space.

We still have funding available to continue laying new gravel on the car park and this will continue once the remembrance garden work has been completed. This will improve our "Kerb Appeal" from the

road. The disabled walkway hand railings outside the church building have been replaced with new railings which have been double galvanised to reduce corrosion.

The video and sound system in the church is continuously evolving, and new parts are being added to it as time permits. Eventually, we will be able to stream all events in the building online. We have also installed Internet and WiFi now to the Church building, church hall and rectory using a 5G cellular router with sim card. With the addition of internet, all the church properties have had VOIP phones installed, and all vestry members have been given access to VOIP connection numbers for their phones.

We now have a NAS Drive Server for storing all files and documents relating to the church and this is accessible by all vestry members to update information relating to their particular roles. This means that all information is stored centrally and kept up to date. The NAS also has a calendar system which allows things such as Hall user bookings, church services, events to be viewed by all vestry members and automatically sends email alerts for things like fire extinguisher testing certification renewals etc to be sent. It is hoped that parts of this calendar can be fed to the new church website for easy updates to everyone visiting the website in due course.

Work has commenced on minor repairs to the Rectory so that it is ready for our next minister's arrival in the future. A new large plastic shed has been purchased for the Rectory garden with money from the insurance company after the other shed was destroyed in a storm. This has still to be erected.

Work continues to carry out outstanding jobs which were highlighted at the last Quinquennial. These should be completed prior to the next Quinquennial in 2028.

Finance

As reported above, our properties suffered from the effects of Storm Eowyn in January. Since then, we have been very busy submitting quotes for the various repairs, some of which remain ongoing. In addition, our insurance company appointed a Surveyor to oversee the extensive repairs to the church hall. We are working closely with him and a local builder to ensure the hall is properly restored and improvements made where necessary. Due to the hall damage, we had to close the hall to our regular community groups, but we hope to entice them back once the hall is fully functional again.

We have received a number of grants during the year and these are detailed in the accounts, for which we are most grateful, and this has reduced the need to dip into our reserves, so far. In addition, we received a very generous legacy from the Late Kenneth Hinshalwood, which enabled us to add to our investment holding with the SEC's Unit Trust Pool as outlined in the accounts.

We have continued to take advantage of the UK Government's various Gift Aid schemes and recovered nearly £9,800.

The present form of accounts blurs the distinction between what is income and what is capital. Under the old system of an Income and Expenditure account, the surplus for the year would have been shown as a deficit, made good by a transfer from the Balance Sheet (Capital Account). However, to show a surplus for the year when in fact our annual income does not meet annual expenditure gives a distorted view of the actual position and we should continue to be aware of it.

Donations

In supporting the needs of the whole church, the Vestry operates a policy of donating a total of 20% of net fundraising efforts, split equally between two different charities annually as reported in the accounts. In addition to taking Special Collections and paying Quota to the Diocese to support the wider work of the church; other beneficiaries during the year included the Bishop's Lenten Appeal, Aberlour Child Care Trust and Christian Aid.

Investments

Money which is not needed to fund day to day expenditure is invested in the Scottish Episcopal Church Unit Trust Pool with holdings complying with the Province's ethical investment policy. Details of our holding are in the accounts.

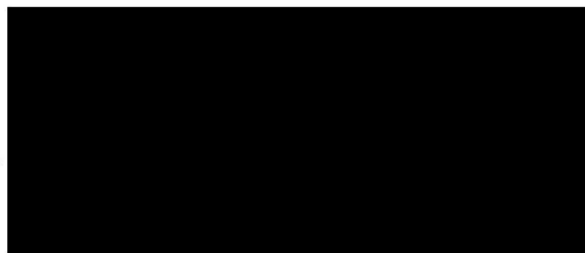
Reserves

The Statement of Balances shows a total value of £229,393.83 an increase of some 26% from last year, due mainly to the legacy left by [REDACTED] and an increase in the value of our portfolio.

Conclusion

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously, to ensure the continuation and development of St Columba's as a centre of worship and a focus for the community. We endeavour to control our costs and this effort must be maintained so that we can continue to benefit from a vibrant church for many years to come.

Signed on behalf of the Trustees:

A large black rectangular box redacting the signature of the trustee.

Independent examiner's report on the accounts

Report to the trustees/members of
Registered charity number
On the charity's accounts for the
period

St Columba's Scottish Episcopal Church, Largs
SC004796
1 September 2024 to 31 August 2025

Set out on pages

6 and onwards

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations do 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 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.

Signed

[Redacted Signature]

11/9/25

Date:

September 2025

Name:

Address:

[Redacted Name and Address]

11/9/25

St Columba's Scottish Episcopal Church, Largs

Scottish Registered Charity no. SC004796

RECEIPTS AND PAYMENTS ACCOUNT

for year ended 31 August 2025

		2023 - 2024	2024 - 2025	2024 - 2025
		Last year	Budget	Actual
Receipts:				
Donations received:	Notes			
Standing Orders		31519.96	30000	32924.98
FWO Envelopes		3671.15	4800	3646
Ordinary Offerings		1482.02	1500	1806.66
Gifts	1	7312.26	6000	3388.18
Bequests	2	0	0	72196.3
Hall donations	3	13123.75	12000	11150
Fund raising	4	10487.95	9000	6073.39
Grants/Refunds	5	3850	0	27874.38
Tax recovered on Gift Aid		16497.7	7200	9768.23
Special collections	12	1001.65	0	1946.37
Social donations	14	1340.64	1200	1249.3
Receipts from investments other than land and buildings:				
Bank interest		314.78	300	592.35
Income from investments	15	4946.88	4200	6385.5
Proceeds from sale of investments:	15	30000	0	0
Total Receipts:		125548.74	76200	179001.64
Payments relating to charitable activities:				
Assessments		8171.6	7800	8864.4
Donations	6	2000	0	1080
Music	7	4870.07	4200	6324.55
Property expenses	8	65532.78	32640	58438
Rector	9	43398.44	42000	39896.96
Sundries	10	4453.08	3600	9690.14
Expenses for fund raising activities	11	480.2	600	578.53
Special collections	12	1181.65	0	1946.37
Social expenditure	14	900.51	900	1316.08
Purchase of investments:	15	0	0	40000
Total Payments:		130988.33	91740	168135.03
Surplus/Deficit for year:		-5439.59	-15540	10866.61

Notes:	2023 - 2024	2024 - 2025		
1 Gifts etc received	7088.63	3388.18	5 Grants/Refunds	3850 27874.38
Christenings + Funerals	300	0	(G) Benefact Trust - Church glass doors	1750 0
Christmas donations	259.84	210	(G) Diocese - Quinquennial Survey	500 0
Flower Fund + sale of candles	0	157.12	(G) Diocese - Transitional Stipend Grant	600 0
Donation from BT Group for new pole	0	168	(G) Kelburn Windfarm Trust	0 2000
Take up of Ecclesiastical Insurance policy	0	130	(G) Radio Clyde - Summer Holiday Club	500 1000
Gravel project	3155.73	200	(G) Tesco - Summer Holiday Club	500 0
Homemount House - collection	0	11	(G) Province - church glass doors	4000
Hire of church furniture/equipment	0	125	(G) Benefact Trust - hall loos	1900
Rectory grass cutting	220	320	(R) Diocese - overpayment of quota	818.9
RJ McLeod (grounds)	200	0	(R) Ecclesiastical - temp hall repairs	2248
Sale of church inner doors	140	0	(R) Ecclesiastical - Rectory roof repairs	550
Sale of produce + kneeler	0	160	(R) Ecclesiastical - Church roof repairs	1240
Sale of wooden pews	835.63	0	(R) Polygon - electricity usage in church	43.01
Sale of church lamp shades + desk	0	110	(R) Ecclesiastical - Rectory shed + skips	1573.98
Sale of Jane McCance paintings	0	123.98	(R) Refund of VAT on church glass doors	1474.6
Stipend refund	0	95.34	(R) Ecclesiastical - garage roof repairs	2150
Summer Mission Camp	242.3	165	(R) Ecclesiastical - marquee for holiday club	1944
VAT Refund	354.7	0	(R) Ecclesiastical - gents loo ceiling in hall	1903.31
Wooden altar table	1124.99	1300	(R) Ecclesiastical - church stained glass windows	4813.2
Misc	255.44	112.74	(R) Province - overpayment of Rector's pension	215.38
2 Bequests	0	72196.3	6 Donations	2000 1080
Kenneth Hinshalwood		72196.3	Includem	1000
3 Hall donations	13123.75	11150	The Daisy Project	1000
Baby Sensory Group	1045	0	Survivors of Bereavement by Suicide	540
Coastal Calm Colle	0	240	Glasgow and Clyde Rape Crisis	540
Dance Class	7518.75	6630	7 Music	4870.07 6324.55
Empower Me	380	340	Choir expenses + RSCM M'ship	249.4 137
Haylie House	100	100	Music/licence purchases	376.17 494.56
Largs Gaelic Choir	1440	1320	Organ/pianos	700 1812.99
Largs Players	140	0	Organist	3544.5 3880
OIR Groups	1320	940	8 Property expenses	65532.78 58438
Private Parties	340	110	Church - heat & light	11769.44 8810.99
Puppy classes	640	480	Church - maintenance	22258.87 16902.27
Sound Bath	0	120	Grounds	7527.78 3573.59
The Daisy Project	50	0	Hall	15663.29 17835.67
Yoga classes	0	750	Insurance - see Note 13	3650.31 4103.05
Misc	150	120	Rectory	4663.09 7212.43
4 Fund raising	9949.84	6073.39	9 Rector	43398.44 39896.96
Car Boot Sales	8901.84	4724.45	BT Group - mobile	425.34 0
Cash box	8.17	6.59	HMRC	5779.68 5476.57
Gaelic Choir Concert	710	0	Locum	415.9 860.4
Lavendar Farm visit	329.83	0	SEC Pension Fund	10365.84 7931.58
LAOS Concert	0	795.81	Stipend	26411.68 25628.41
Murder Mystery	0	546.54		
Quiz Night	538.11	0		

10 Sundries	4453.08	9690.14
Altar requisites	1067.99	2719.24
Mission & Outreach	47.2	1148.21
Office	2665.39	3129.86
Summer Holiday Club	672.5	2692.83

11 Expenses for fundraising activities	480.2	578.53
Car Boot Sales	480.2	378.53
LAOS Concert	0	200

	2023 - 2024	2024 - 2025
12 Special Collections	1181.65	1946.37
Aberlour Trust	187.6	251.24
Bishop's Lenten Appeal	444	140
Christian Aid	186.72	269.14
Includem	153.5	0
Mission to Seafarers	0	147.48
Mothers' Union	9.83	0
Rector's leaving gift	0	1138.51
Bishop Kevin's retiral fund	200	0

13 Insurance
 There is no legal requirement to show either the cost or the value of the property, but it is insured as follows:
 Church - buildings and contents - £10,970,000
 Hall - buildings and contents - £3,660,000
 Rectory - building and contents of common parts - £540,000

14 Social Fund	440.13	-66.78
Donations	1340.64	1249.3
Expenditure	900.51	1316.08

Payments to Trustees

We are required to provide details of payments made to Trustees (ie Vestry members) and their spouses, except where this is purely a reimbursement for a purchase made on behalf of the church. The only such payments made were to the Rector - see Note 9.

15 Investments as at 30 June 2025:	Market Value	Dividends
Holding Security		
6450 SEC Unit Trust Pool (UTP)	204405.02	6385.5
As at 30 Jun 24:	154755.17	4946.88

Transactions:
 Nov-24 Purchase of 1308 SEC UTP units 40000

St Columba's Scottish Episcopal Church, Largs Statement of Balances as at 31 August 2025

	31st Aug 2024	31st Aug 2025
Bank accounts:		
Total balances at start of year:	19561.81	14122.22
Balances at end of year:		
RBS Business a/c	3438.51	1435.26
less uncleared cheques	2106.81	1097.53
RBS Instant Access Deposit a/c	12790.52	24651.1
Total balances at end of year:	14122.22	24988.83
Surplus/(Deficit) for the year:	-5439.59	10866.61
Investments:		
Market value at beginning of year	168542	154755
Additions at cost	0	40000
Disposal proceeds	30000	0
Unrealised gain/loss in year	2067	9650
Market value at end of year	154755	204405
Total Reserves:	168877.22	229393.83

Approved by the Vestry: 21 September 2025

Signed:

Hon. Treasurer

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