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St Oswald's Episcopal Church, Maybole

Scottish Charity reference –SCO 12040 Inland Revenue reference – CR40904

Scottish Episcopal Church

Dioceses of Glasgow and Galloway

Accounts for the year ended 30 September 2025

St Oswald's Episcopal Church, Maybole

Scottish Charity reference –SCO 12040 Inland Revenue reference – CR40904

Reference and Administrative information

Reference : SC 01240

Address : [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

Charity Trustees (vestry members)

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED] [REDACTED] [REDACTED]

Bankers

Royal Bank of Scotland
30 Sandgate ,Ayr
KA7 1BW

Independent examiner

[REDACTED] [REDACTED]

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Accounts for the year ended 30 September 2025

Receipts and Payments account for the year ended 30 September 2025

Receipts/income

Voluntary income		notes	2025	2024
	Pledged giving		£14,110	£16,145
	Open plate		£3,905	£3587
	Tax reclaimed		£3,684	-
	Donations		£917	£685
	Hall		£2,849	£4346
	Grants (Benefact Trust)		£2,300	£150
	Interest NS&I +misc		£262	£141
	Special collections: Concert and Aberlour		£1,646	£1,180
	Charity shop		£1,335	£1,885
				-
Total receipts			£31,009	£28,119

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Payments/expenditure

Charitable activities			2025	2024
	Quota to Diocese		£2,117	£1,903
	Clergy expenses		£10,785	£11,218
	Property expenses Includes hall		£17,475	£7,490
	Altar / church expenses		£354	£48
	Donations		£2,816	£2,628
	Misc		£265	£223
	IT		£563	£468
Total			£34,375	£23,978
Deficit/Surplus for the year			£3,366	£4,141

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Notes to the accounts year ending 30/9/2025

Accounting Policies

These 2025 accounts are prepared on the basis of actual monies received and paid for the year. No provision is made for accrued income or expenditure.

1. Property

The church and hall are not shown separately in the statement of balances as the vestry believe it is not possible to put a market value on them. The valuation of the buildings and contents for insurance purposes is £1,837,663

2. Funds

The various funds all of which are unrestricted are held to support the work of the Church

3. Trustee expenses

None of the members of the vestry received either remuneration or expenses in respect of their position as vestry members.

Quota is paid to the Diocese of Glasgow and Galloway.

4. Miscellaneous income, sales table, coffee mornings,

5. Charity expenditure : Maybole Concert Party raised money for ,Chest Heart and Stroke, Scotland . The Charity Shop raised money which was shared with Save the Children. Small donations were given to Tearfund (toilet twinning) Aberlour Trust, Bishops Lent Appeal and Eco-congregation.

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notes		2025	2024
	Property expenses		
	Heat & Light	£2378	£2092
	Church & Hall repairs	£13,123	£3938
	Insurance	£1,194	£1172
	Hall cleaning	£779	£360
Total		£17,474	£7490
	Charitable expenditure (grants/ donations)		
	Aberlour (Christmas)	£200	£200
	Concert for Heart and Stroke Scotland	£1461	
	Concert- Whiteley's retreat		£550
	Concert – Parkinsons UK		£550
	Save the Children (Charity Shop)	£645	£875
	Gifts		£200
	Others :Lent appeal, eco congregation , toilet twinning	£510	£253
Total		£2,816	£2,628

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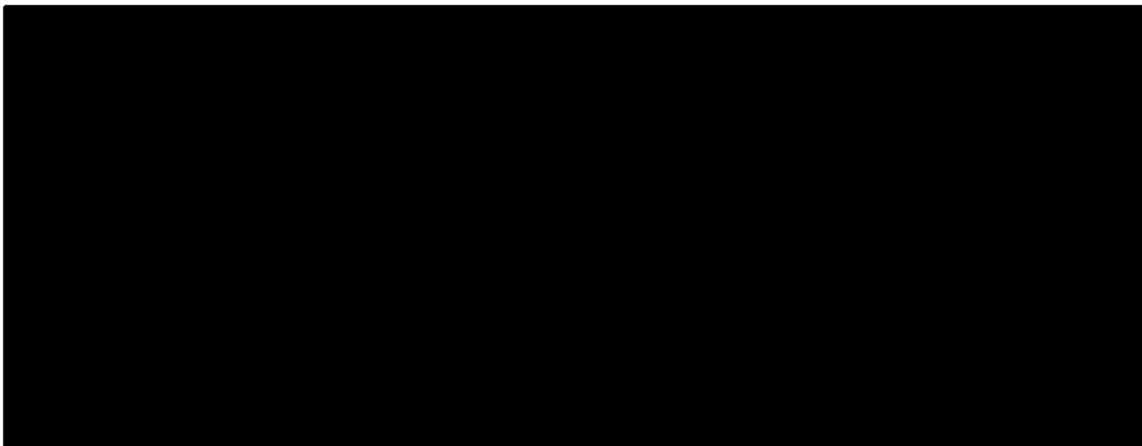
Inland Revenue reference – CR40904

Statement of balances as at 30 September -2025

Bank and Cash in hand

			2025	2024
Opening balances	Current account		£37,772	£33,772
	<i>Royal Bank</i>			
	National Savings account		£18,417	£18,276
	Surplus/deficit for year		£3366	£4141
Totals			£52,823	£56,189
Closing balances				
	Current account		£52,823.38	£37,772
	<i>Royal Bank</i>			
	National savings		00.00	£18,417
Totals			£52823	£56,189

All funds are unrestricted



15/2/26

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Independent Examiners report

To the vestry of St Oswald's Church, Maybole

I report on the accounts for the Charity for the year ended 30 September 2023 which are set out on pages 3-7

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 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of regulation 10(1)(a) to (c) 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 view given by 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
 - a. to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation and
 - b. to prepare accounts which accord with the accounting records and comply with Regulation 8 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



dated 13/2/26

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Treasurers report for 24/25

Income : Giving and hall income have dropped slightly. We received gift aid on pledged giving and small donations. We recieved a grant of £2300 from the Benefact trust towards the cost of reroofing the hall.

Expenditure: We have had a significant increase in energy costs because our previous contracts had finished and in the mean time energy prices had increased significantly . We were able to negotiate new good long term deals through Utility aid.

Our major costs this year was reroofing the hall.In the past we have been prudent and had over £18000 in our savings account which we were able to use to cover the cost of the repair, after grant aid We also had to have some repair work done on the organ but a generous donation covered these costs.

My thanks to everyone who supports us with regular giving it is good that we are able to reclaim tax on these generous offerings.

For some time we have had our savings invested in National Savings, but on further investigation it was felt that we could get more interest with greater flexibility by investing elsewhere.

Our spending for next year will be similar in terms of most costs. We are hoping to improve the lighting in the church . We will be looking to see if we can apply for some grant money as well as using our own funds to do this work We have already received some donations.

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Priest's Report 2026

Once again, I am grateful to serve as Priest in charge – a task made all the easier by all those willing to pitch in and do their bit - those on Vestry, those who ensure worship runs smoothly – readers, servers, intercessors, greeters, tea makers, bakers – fellowship is a vital element of worship here at St Oswald's. We are richly blessed as is the community in and around Maybole by the gifts and talents of all our members.

It was a joy to welcome a new Church of Scotland colleague, [REDACTED], to Maybole and we look forward to developing the work we do. Already, we have both been involved in Remembrance and in the Carrick Academy Campus, leading assemblies. It is hoped that, together with Father Benjamin we might further support one another and our community.

We continue to welcome a great variety of people to the myriad groups that meet in the church hall, and, through our eco offerings to invite others to join us in considering the environment and in caring for creation.

My work with the Diocese in promoting clergy wellbeing and, with the Province, in accompanying those being formed for ministry continues, resourced and supported by the blessings of St Oswald's. And, it is hoped, these ministries bring blessing to what we do here, week by week, at St Oswald's.

Journeying as we have through Luke's gospel this year, we have spent lots of time with parables, the stories that Jesus used to connect people with the wonder of God's love. May we continue to share our stories with one another, forging connections that enable us to spread love, hope, joy and peace.

I am incredibly grateful to a congregation who are always willing to discern God's call on us individually and together and to the Vestry who ensure that we care for and make the most of all our resources. Particular thanks to Matthew, our Vestry Secretary, Susie, our Treasurer, Becky, our Property Convenor and Mike our Safeguarding Officer.

Together we are the church of God in this place.

My prayer is that we continue to witness together to the goodness of God with contagious love and hope.

[REDACTED]
[REDACTED]