

# Opportunities In Retirement Largs

Scotland · Charity number SC012153

## Details

|            |                                           |
|------------|-------------------------------------------|
| Known as   | Opportunities In Retirement               |
| Status     | Active                                    |
| Legal form | Unincorporated association                |
| Registered | 1988-01-18                                |
| Register   | <a href="#">View on the OSCR register</a> |

## Contact

|         |                                                              |
|---------|--------------------------------------------------------------|
| Address | OIR Largs<br>133 Main Street<br>Largs<br>KA30 8JH            |
| Website | <a href="http://www.oirlargs.org.uk">www.oirlargs.org.uk</a> |

## Activities

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of education', 'the advancement of health', 'the advancement of the arts, heritage, culture or science', 'the advancement of public participation in sport'

**What the charity does:** To provide a range of interesting and locally accessible activities for those aged 50 and over in Largs, Wemyss Bay, Skelmorlie, Fairlie, and West Kilbride. For the most part the skills of Members are utilised and both old and new Members are encouraged to suggest and help to promote additions to our large list of Activities. Our Activities include, Line Dancing, Dancing, Ukulele, Drama, Calligraphy, Italian – Beginners and Advanced, Keyboard, Singing for Fun, Jewellery Making, Philosophy, Yarn Matters, Geology, Book Club, Level and Hill Walking, Tai-Chi, Pilates, French – Beginners and Intermediate, Scottish Country Dancing, Cycling, Zumba Gold, Play and Poetry Reading, Intermediate Spanish, Guitar, Scottish History, Art and Chat and German.

**Beneficiaries:** 'Older People'

**Objectives:** To promote the welfare of the over 50's in any manner which now is or hereafter may be deemed by law to be charitable within the Region of Strathclyde and environs, hereinafter called 'the area of benefit'

## Geography

- **Main operating location:** North Ayrshire
- **Geographical spread:** More than one local authority area in Scotland

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2026-03-31 | £44,776 | £48,427     | -      | 0         |
| 2025-03-31 | £42,683 | £42,572     | -      | 0         |
| 2024-03-31 | £40,468 | £36,757     | -      | 0         |
| 2023-03-31 | £30,584 | £34,228     | -      | 0         |
| 2022-03-31 | £16,934 | £18,798     | -      | 0         |
| 2021-03-31 | £8,493  | £5,850      | -      | 0         |

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# Accounts

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Registered Charity No. SC012153

Office Address: Opportunities in Retirement Largs  
133 Main Street, Largs, KA30 8JH

Website: [www.oirlargs.org.uk](http://www.oirlargs.org.uk)

Receipts and Payments Account for year ended 31st March 2026

|                                             | 2025-26       | 2024-25       |
|---------------------------------------------|---------------|---------------|
|                                             | £             | £             |
| <b>Receipts</b>                             |               |               |
| <b>Membership Subscriptions - Note 1</b>    | <b>12,803</b> | <b>11,551</b> |
| <b>Gift Aid Reclaim - Note 2</b>            | <b>0</b>      | <b>2,783</b>  |
| <b>Group Contributions - Note 3</b>         | <b>21,522</b> | <b>21,763</b> |
| <b>Donations</b>                            | <b>337</b>    | <b>52</b>     |
| <b>Interest</b>                             | <b>0</b>      | <b>0</b>      |
| <b>Outings - Note 7</b>                     | <b>10,115</b> | <b>6,534</b>  |
| <b>Total Receipts</b>                       | <b>44,777</b> | <b>42,683</b> |
|                                             |               |               |
| <b>Payments</b>                             |               |               |
| <b>Venue Charges - Notes 5, 7</b>           | <b>28,185</b> | <b>24,407</b> |
| <b>Group Expenses</b>                       | <b>312</b>    | <b>19</b>     |
| <b>Office</b>                               | <b>9,355</b>  | <b>9,061</b>  |
| <b>Insurance</b>                            | <b>398</b>    | <b>473</b>    |
| <b>Printing and Stationery - Note 8</b>     |               | <b>438</b>    |
| <b>Postage</b>                              | <b>31</b>     | <b>132</b>    |
| <b>Donations to Speakers</b>                | <b>480</b>    | <b>560</b>    |
| <b>Miscellaneous</b>                        | <b>0</b>      | <b>0</b>      |
| <b>Outings</b>                              | <b>9,665</b>  | <b>7,482</b>  |
| <b>Total Payments</b>                       | <b>48,427</b> | <b>42,572</b> |
|                                             |               |               |
|                                             |               |               |
| <b>Surplus/Deficit for the current year</b> | <b>3,651</b>  |               |

Statement of Balances as at 31st March 2026

|                                       | 2025-26          | 2024-25          |
|---------------------------------------|------------------|------------------|
| <b>Opening Bank Balances</b>          | <b>£</b>         | <b>£</b>         |
| Royal Bank - Treasurers Account       | 5,129.99         | 19,705.98        |
| Bank of Scotland - Treasurers Account | 14,846.99        | 160.00           |
| <b>TOTAL OPENING</b>                  | <b>19,976.98</b> | <b>19,865.98</b> |
| <b>Deficit for year to date</b>       | <b>3,651.23</b>  |                  |
| <b>Cash in Hand</b>                   | <b>88.88</b>     |                  |
| <b>Balance</b>                        | <b>16,414.63</b> |                  |
|                                       |                  |                  |
| <b>Closing Bank Balances</b>          |                  |                  |
| Royal Bank - Treasurers Account       | 3,186.05         | 5,129.99         |
| Bank of Scotland - Treasurers Account | 13,140.80        | 14,846.99        |
| <b>Cash in Hand</b>                   | <b>88.00</b>     |                  |
| <b>TOTAL CLOSING</b>                  | <b>16,414.85</b> | <b>19,976.98</b> |
| There are no Restricted Funds         |                  |                  |

Notes:

- 1. Membership numbers remained stable.
- 2. Gift Aid refund not received from HMRC by the year end. Will appear in next years accounts. Expected amount is £1850 (slightly less than usual because last years was overclaimed and a correction had to be made.
- 3. Group Contributions were almost identical (small decrease).
- 4. The Bank of Scotland announced the impending closure of its Largs branch in 2026. This is a very significant problem.
- 5. All operating expenses and receipts are now handled via the Bank of Scotland.
- 6. Outings made a small profit in this financial year.
- 7. Venues charges increased substantially.
- 8. Miscellaneous office costs were all bundled together in the accounts.

Approved by the Management Committee and signed on their behalf.

Jean Stuart, OIR Chairperson, 15th April 2026  
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I have examined the records and believe them to be complete and in accordance with the requirements of OSCAR for organisations with turnover less than £250,000 per annum.

Kaye Johnstone  
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Independent Examiner, TACT (Ayrshire Community Trust) – 14th May 2026

## **Other Comments:**

### **1. Banking Arrangements**

**Bank of Scotland account on-line banking is setup and is used for payments when possible with two to authorise each payment.**

**With the imminent closure of the Bank Of Scotland news is awaited concerning what facilities may be available for handling cash in Largs. Local MSPs are on the case.**

### **2. Current Bank Balance**

**The requirement of OSCR, the charities regulator, for accounts with a turnover of less than £250,000, is that the financial statement is a snapshot of the position at the 31<sup>st</sup> of March each year. It does not allow for income that is held for future payments or for charges still to be received for the current year.**

**We have a sizeable bank balance but made an operating loss this year. Taking account of the Gift Aid not yet received the loss is approximately £2000**

### **3. Membership Charges for 2026-27**

**The committee proposes that the annual Membership Fee remains at £15**

**The committee proposes a review of the Attendance Charges - an increase is likely .**

**Richard Lerski  
Treasurer  
31st March 2026**