

# St Columba Episcopal Church: Crieff

Scotland · Charity number SC023267

## Details

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Known as	St Columbas Episcopal Church- Crieff
Status	Active
Legal form	Unincorporated association
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1939-02-09
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Kildrummie 16a Millar Street Crieff Perthshire PH7 3AH
Website	<a href="http://www.strathearnchurches.org.uk/st-columbas">www.strathearnchurches.org.uk/st-columbas</a>

## Activities

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

**Purposes:** 'the advancement of religion'

**What the charity does:** 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 and social meetings for many community groups of all ages. The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the activities would be unable to operate.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** Advancement of religion

## Geography

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- **Main operating location:** Perth And Kinross
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£30,856	£49,423	-	0
2024-09-30	£35,692	£45,793	-	0
2023-09-30	£42,553	£39,002	-	0
2022-09-30	£64,069	£51,579	-	0
2021-09-30	£26,338	£28,142	-	0

**St Columba Episcopal Church: Crieff**

Scotland - Charity number SC023267

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# Accounts

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**St Columba's Episcopal Church**

**Charity No. SC023267**

**Trustees' Report and Unaudited Accounts**

**30 September 2025**

**St Columba's Episcopal Church  
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**St Columba's Episcopal Church  
Trustees Annual Report**

The trustees present their report with the unaudited financial statements of the charity for the year ended 30 September 2025.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Charity No. SC023267**

**Principal Office**

St. Columba's Episcopal Church  
Perth Road  
Crieff  
Perthshire  
PH7 3EB

**Trustees**

The following Trustees served during the year:

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

**Accountants**

Count (Scotland) Limited.  
The Old Byre  
Mill Hills Farm  
Crieff  
Perthshire  
PH7 3QW

**OBJECTIVES AND ACTIVITIES**

Christian education, charitable work and fund raising for local, national and international needs and social meetings for many community groups of all ages. The Vestry is grateful for the time freely given by a large number of volunteers, without whom many of the activities would be unable to operate.

**FINANCIAL REVIEW**

Results for the year ended 30 September 2025 are given in the Receipts and Payments on page 6. The assets and liabilities are given in the Statement of Balances on page 7.

These financial statements should be read in conjunction with the accounting policies and related notes that appear on pages 9 - 16.

The Vestry adopts a policy of trying to maintain the level of its restricted and unrestricted reserves to provide for the future as a safeguard against significant drops in income or an escalation in the cost of maintaining the fabric of the Church as a fitting place of worship for the benefit of the community.

**St Columba's Episcopal Church  
Trustees Annual Report**

**PLANS FOR FUTURE PERIODS**

St. Columba's Vestry is committed to working closely with St. Serf's, Comrie and St. Angus, Lochearnhead both at committee level and more importantly in joint worship for the future benefit of our respective charges. We will continue our range of current activities and seek to further good relations with other Christian communities in the area.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

St. Columba's Episcopal Church, Crieff (the Church) is an unincorporated association, and is independently constituted and governed by a Constitution dated 5 February 1989 and 16 June 1989. The affairs of the Church are governed by the Vestry whose members are elected by the Congregation and serve as Trustees for the benefit of St. Columba's. The Church is a member of the Diocese of the Scottish Episcopal Church of St. Andrews, Dunkeld and Dunblane and is in full communion with the Anglican Church. The Church acknowledges that the superior authority is the Bishop of St. Andrews, Dunkeld and Dunblane as set out by the Code of Canons of the Scottish Episcopal Church.

Vestry members are elected or appointed by Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. The appointment of Rector's Warden is made by the Rector. There is no formal induction programme but 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.

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 in good working order and to look after the finances of the church, the accounts of which are included herewith.

While St. Columba's is an independently constituted body, it shares the services of a Rector with St. Serf's, Comrie and St. Angus's, Lochearnhead as part of a local group of Scottish Episcopal Churches known as Strathearn Churches.

St. Columba's contributes 57% of all shared costs, including the cost of employing a Rector into a Combined Strathearn Episcopal Churches Fund. A copy of the accounts for the Fund for the year ending 30 September 2025 is included herewith.

The management of this Fund and common matters related to the four Churches is co-ordinated by a Joint Executive Committee mandated by the four Vestries and is chaired by the Rector with two representatives from each Vestry.

The cost of maintaining [REDACTED], Crieff, as a Rectory comes under the aegis of the Joint Executive Committee and is supported by a closed fund contributed to by each Church (The Strathearn Churches Joint Rectory Fund - see Appendix 2 of the Accounts). Its management is regulated by the Strathearn Churches Rectory Agreement concluded by the three Churches on 15 March 2009.

The Vestry keeps under review the major risks to which the Charity is exposed and has established procedures to use its best endeavours to mitigate any risks identified. There is an up to date health and safety policy in place.

**Statement of trustees' responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**St Columba's Episcopal Church**  
**Trustees Annual Report**

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

The trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees



Trustee

30 September 2025



**St Columba's Episcopal Church  
Independent Examiners Report**

**Independent Examiner's Report to the trustees of St Columba's Episcopal Church**

I report on the financial statements of St Columba's Episcopal Church for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulation 2006 (as amended). The charity trustees consider that an audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 report**

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

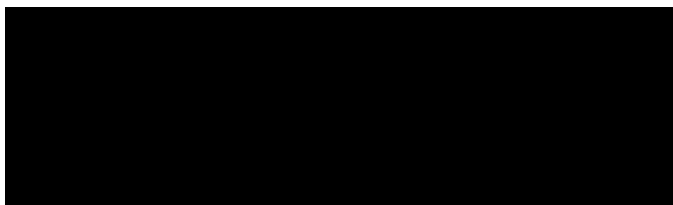
**Independent examiner's statement**

In connection with 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
  - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 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.



Count (Scotland) Limited.  
The Old Byre  
Mill Hills Farm  
Crieff  
Perthshire  
PH7 3QW  
30 September 2025

**St Columba's Episcopal Church**  
**Statement of Financial Activities**  
for the year ended 30 September 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income and endowments from:</b>					
Donations and legacies	3	22,359	-	22,359	28,021
Charitable activities	4	4,819	-	4,819	3,034
Investments	5	3,678	-	3,678	1,437
Other	6	-	-	-	3,200
<b>Total</b>		<b>30,856</b>	<b>-</b>	<b>30,856</b>	<b>35,692</b>
<b>Expenditure on:</b>					
Charitable activities	7	300	-	300	557
Other	8	49,106	17	49,123	45,236
<b>Total</b>		<b>49,406</b>	<b>17</b>	<b>49,423</b>	<b>45,793</b>
Net gains on investments		5,063	619	5,682	18,178
<b>Net (expenditure)/income</b>	9	<b>(13,487)</b>	<b>602</b>	<b>(12,885)</b>	<b>8,077</b>
Transfers between funds		(1,885)	1,885	-	-
<b>Net (expenditure)/income before other gains/(losses)</b>		<b>(15,372)</b>	<b>2,487</b>	<b>(12,885)</b>	<b>8,077</b>
<b>Other gains and losses</b>					
<b>Net movement in funds</b>		<b>(15,372)</b>	<b>2,487</b>	<b>(12,885)</b>	<b>8,077</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		168,016	156,883	324,899	316,822
<b>Total funds carried forward</b>		<b>152,644</b>	<b>159,370</b>	<b>312,014</b>	<b>324,899</b>

**St Columba's Episcopal Church**

**Balance Sheet**

**at 30 September 2025**

<b>Charity No. SC023267</b>	<b>Notes</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
<b>Fixed assets</b>			
Tangible assets	10	137,994	138,494
		<u>137,994</u>	<u>138,494</u>
<b>Current assets</b>			
Debtors	11	3,499	1,151
Investments	12	152,718	147,035
Cash at bank and in hand		17,803	38,219
		<u>174,020</u>	<u>186,405</u>
<b>Net current assets</b>		174,020	186,405
<b>Total assets less current liabilities</b>		<u>312,014</u>	<u>324,899</u>
<b>Net assets excluding pension asset or liability</b>		312,014	324,899
<b>Total net assets</b>		<u><u>312,014</u></u>	<u><u>324,899</u></u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>			
Restricted income funds	13	159,370	156,883
		<u>159,370</u>	<u>156,883</u>
<b>Unrestricted funds</b>			
General funds		152,644	168,016
		<u>152,644</u>	<u>168,016</u>
<b>Total funds</b>		<u><u>312,014</u></u>	<u><u>324,899</u></u>

Approved by the trustees on 30 September 2025

And signed on their behalf by:



Trustee

30 September 2025

**St Columba's Episcopal Church**  
**Statement of Cash flows**  
**for the year ended 30 September 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
<b>Net (expenditure)/income per Statement of Financial Activities</b>	(12,885)	8,077
<b>Adjustments for:</b>		
Depreciation of property, plant and equipment	500	500
Dividends, interest and rents from investments	(3,678)	(4,637)
Increase in trade and other receivables	(2,348)	-
Decrease in trade and other payables	-	(1)
<b>Net cash (used in)/provided by operating activities</b>	<u>(18,411)</u>	<u>3,939</u>
<b>Cash flows from investing activities</b>		
Dividends, interest and rents from investments	3,678	4,637
<b>Net cash from investing activities</b>	<u>3,678</u>	<u>4,637</u>
<b>Net cash from financing activities</b>	<u>-</u>	<u>-</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(14,733)	8,576
<b>Cash and cash equivalents at the beginning of the year</b>	185,254	176,678
<b>Cash and cash equivalents at the end of the year</b>	<u>170,521</u>	<u>185,254</u>
<b>Components of cash and cash equivalents</b>		
Cash and bank balances	170,521	185,254
	<u>170,521</u>	<u>185,254</u>

## St Columba's Episcopal Church

### Notes to the Accounts

for the year ended 30 September 2025

#### 1 Accounting policies

##### Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

##### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

##### Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

##### Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

## St Columba's Episcopal Church

### Notes to the Accounts

#### Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

#### Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

#### Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

#### Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

## **St Columba's Episcopal Church**

### **Notes to the Accounts**

#### **Research and development**

Expenditure on research and development is written off in the year in which it is incurred.

#### **Foreign currencies**

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

#### **Leased assets**

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

#### **Pension costs**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

#### **Receipt of donated goods, facilities and services**

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

**St Columba's Episcopal Church**  
**Notes to the Accounts**

**2 Statement of Financial Activities - prior year**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
<b>Income and endowments from:</b>			
Donations and legacies	28,021	-	28,021
Charitable activities	3,034	-	3,034
Investments	-	1,437	1,437
Other	3,200	-	3,200
<b>Total</b>	<u>34,255</u>	<u>1,437</u>	<u>35,692</u>
<b>Expenditure on:</b>			
Charitable activities	557	-	557
Other	45,028	208	45,236
<b>Total</b>	<u>45,585</u>	<u>208</u>	<u>45,793</u>
Net gains on investments	18,178	-	18,178
<b>Net income</b>	<u>6,848</u>	<u>1,229</u>	<u>8,077</u>
<b>Net income before other gains/(losses)</b>	6,848	1,229	8,077
<b>Other gains and losses:</b>			
<b>Net movement in funds</b>	<u>6,848</u>	<u>1,229</u>	<u>8,077</u>
<b>Reconciliation of funds:</b>			
Total funds brought forward	161,168	155,654	316,822
<b>Total funds carried forward</b>	<u><u>168,016</u></u>	<u><u>156,883</u></u>	<u><u>324,899</u></u>

**3 Income from donations and legacies**

	<b>Unrestricted £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Voluntary Income	10,842	10,842	17,260
Tax Reclaimed (Gift Aid)	3,493	3,493	-
Legacies	8,024	8,024	10,761
	<u>22,359</u>	<u>22,359</u>	<u>28,021</u>

**4 Income from charitable activities**

	<b>Unrestricted £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
	4,819	4,819	3,034
	<u>4,819</u>	<u>4,819</u>	<u>3,034</u>

**St Columba's Episcopal Church**  
**Notes to the Accounts**

**5 Income from investments**

	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
		<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Dividends	3,678	3,678	1,437
	<u>3,678</u>	<u>3,678</u>	<u>1,437</u>

**6 Other income**

<b>Total</b>	<b>Total</b>
<b>2025</b>	<b>2024</b>
<b>£</b>	<b>£</b>
-	3,200
<u>-</u>	<u>3,200</u>

**7 Expenditure on charitable activities**

	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
		<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<i>Expenditure on charitable activities</i>			
	300	300	557
<i>Governance costs</i>			
	<u>300</u>	<u>300</u>	<u>557</u>

**8 Other expenditure**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
			<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Combined Episcopal Churches	30,765	-	30,765	26,971
Diocesan Quota	3,609	-	3,609	3,512
Joint rectory fund	2,352	-	2,352	2,352
Premises costs	8,298	-	8,298	8,090
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	500	-	500	500
General administrative costs	1,043	17	1,060	2,591
Legal and professional costs	2,539	-	2,539	1,220
	<u>49,106</u>	<u>17</u>	<u>49,123</u>	<u>45,236</u>

**9 Net (expenditure)/income before transfers**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation of owned fixed assets	500	500

St Columba's Episcopal Church  
Notes to the Accounts

10 Tangible fixed assets

	Land and buildings	TFA 2	TFA 3	TFA 4	Total
	£	£	£	£	£
<b>Cost or revaluation</b>					
At 1 October 2024	136,134	-	-	10,439	146,573
At 30 September 2025	136,134	-	-	10,439	146,573
<b>Depreciation and impairment</b>					
At 1 October 2024	-	-	-	8,079	8,079
Depreciation charge for the year	-	-	-	500	500
At 30 September 2025	-	-	-	8,579	8,579
<b>Net book values</b>					
At 30 September 2025	136,134	-	-	1,860	137,994
At 30 September 2024	136,134	-	-	2,360	138,494

11 Debtors

	2025	2024
	£	£
Other debtors	3,499	1,151
	3,499	1,151

12 Current asset investments

	2025	2024
	£	£
Listed investments	152,718	147,035
	152,718	147,035

13 Movement in funds

	At 1 October 2024	Incoming resources (including other gains/losses)	Resources expended	Gross transfers	At 30 September 2025
	£	£	£	£	£
<b>Restricted funds:</b>					
<b>Restricted income funds:</b>	156,883	619	(17)	1,885	159,370
<i>Total</i>	156,883	619	(17)	1,885	159,370
<b>Unrestricted funds:</b>					
<b>General funds</b>	168,016	35,919	(49,406)	(1,885)	152,644
<b>Total funds</b>	324,899	36,538	(49,423)	-	312,014

**St Columba's Episcopal Church**  
**Notes to the Accounts**

**14 Analysis of net assets between funds**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	-	137,994	137,994
Net current assets	147,284	26,736	174,020
	<u>147,284</u>	<u>164,730</u>	<u>312,014</u>

**15 Reconciliation of net debt**

	<b>At 1 October 2024</b>	<b>Cash flows</b>	<b>At 30 September 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash and cash equivalents	38,219	(20,416)	17,803
	<u>38,219</u>	<u>(20,416)</u>	<u>17,803</u>
Net debt	<u>38,219</u>	<u>(20,416)</u>	<u>17,803</u>

**St Columba's Episcopal Church**  
**Detailed Statement of Financial Activities**  
for the year ended 30 September 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income and endowments from:</b>				
Donations and legacies				
Voluntary Income	10,842	-	10,842	17,260
Tax Reclaimed (Gift Aid)	3,493	-	3,493	-
Legacies	8,024	-	8,024	10,761
	<u>22,359</u>	<u>-</u>	<u>22,359</u>	<u>28,021</u>
Charitable activities				
	4,819	-	4,819	3,034
	<u>4,819</u>	<u>-</u>	<u>4,819</u>	<u>3,034</u>
Investments				
Dividends	3,678	-	3,678	1,437
	<u>3,678</u>	<u>-</u>	<u>3,678</u>	<u>1,437</u>
Other				
	-	-	-	3,200
	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,200</u>
<b>Total income and endowments</b>	<b>30,856</b>	<b>-</b>	<b>30,856</b>	<b>35,692</b>
<b>Expenditure on:</b>				
Charitable activities				
	300	-	300	557
	<u>300</u>	<u>-</u>	<u>300</u>	<u>557</u>
<b>Total of expenditure on charitable activities</b>	<b>300</b>	<b>-</b>	<b>300</b>	<b>557</b>
Other expenditure				
Combined Episcopal Churches	30,765	-	30,765	26,971
Diocesan Quota	3,609	-	3,609	3,512
Joint rectory fund	2,352	-	2,352	2,352
	<u>36,726</u>	<u>-</u>	<u>36,726</u>	<u>32,835</u>
Premises costs				
Light, heat and power	3,616	-	3,616	2,560
Premises repairs and maintenance	692	-	692	2,218
Other premises costs	3,990	-	3,990	3,312
	<u>8,298</u>	<u>-</u>	<u>8,298</u>	<u>8,090</u>
General administrative costs, including depreciation and amortisation				
	500	-	500	500
Sundry expenses	1,043	17	1,060	2,591
	<u>1,543</u>	<u>17</u>	<u>1,560</u>	<u>3,091</u>

**St Columba's Episcopal Church**  
**Detailed Statement of Financial Activities**

Legal and professional costs				
Accountancy and bookkeeping	2,539	-	2,539	1,220
	<u>2,539</u>	<u>-</u>	<u>2,539</u>	<u>1,220</u>
<b>Total of expenditure of other costs</b>	<u>49,106</u>	<u>17</u>	<u>49,123</u>	<u>45,236</u>
<b>Total expenditure</b>	49,406	17	49,423	45,793
Net gains on investments	5,063	619	5,682	18,178
	<u>(13,487)</u>	<u>602</u>	<u>(12,885)</u>	<u>8,077</u>
<b>Net (expenditure)/income</b>				
Transfers between funds	(1,885)	1,885	-	-
	<u>(15,372)</u>	<u>2,487</u>	<u>(12,885)</u>	<u>8,077</u>
<b>Net (expenditure)/income before other gains/(losses)</b>				
Other Gains	-	-	-	-
	<u>(15,372)</u>	<u>2,487</u>	<u>(12,885)</u>	<u>8,077</u>
<b>Net movement in funds</b>				
<b>Reconciliation of funds:</b>				
Total funds brought forward	168,016	156,883	324,899	316,822
<b>Total funds carried forward</b>	<u>152,644</u>	<u>159,370</u>	<u>312,014</u>	<u>324,899</u>