

St Columba Episcopal Church: Grantown On Spey

Scotland · Charity number SC023270

Details

Known as	St Columbas Episcopal Church
Status	Active
Legal form	Unincorporated association
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1995-02-10
Register	View on the OSCR register

Contact

Address
Speymoon
Old Spey Bridge
Grantown On Spey
Moray
PH26 3NJ

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Worship and sacraments: Regular services, baptisms, confirmations, communion, weddings, funerals, etc. Pastoral care: Providing spiritual guidance, support, and counselling to members and the wider community. Outreach and social action: Engaging in charitable work, community projects, and addressing social issues aligned with its religious beliefs. Education: Providing religious education with short courses offered from time to time.

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

Objectives: Advancement of religion

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£26,154	£29,991	-	0
2024-09-30	£39,233	£36,975	-	0
2023-09-30	£52,513	£54,212	-	0
2022-09-30	£22,859	£23,023	-	0
2021-09-30	£24,558	£27,543	-	0

St Columba Episcopal Church: Grantown On Spey

Scotland - Charity number SC023270

Accounts

St Columba's Episcopal Church

Year Ended 30th September 2025

Annual Report and Accounts.

Registered Charity No. SC023270

Principal Address - St Columba's Church, Grantown-on-Spey, Morayshire

Charity Trustees (Vestry Members)

Bishop Mark Strange
The Venerable Richard Gillings
Reverend Alison Hart
Mrs. K Johnson - Secretary
Mrs. A Bodman - Treasurer
Mr. R Loweth
Mrs. J MacLachlan
Mrs. J McDowall Foyers (resigned 01.12.24)
Mr. R Hart
Mr. A Johnson
Mrs. A Sparham
Mr. J Woodhouse
Mrs. J Page
Mr. N Allen
Mr. I Foyers (resigned 01.12.24)

Bankers

Bank of Scotland
2-6 Eastgate
Inverness
IV2 3NA

Independent Examiner
Bill Steele
15a Strathspey Drive
Grantown-on-Spey
PH26 3EY

St Columba's Episcopal Church

Year Ended 30th September 2025

Report of Vestry

The members of Vestry present their annual report together with the financial statements for the year ended 30th September 2025.

Structure and Governance

In the terms of the Charities and Trustees Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended), Vestry reports to the congregation as follows:-

1. St Columba's Episcopal Church Grantown on Spey is a registered Charity under Charity No. SC023270.
2. It is a member of the Diocese of Moray, Ross & Caithness and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Moray Ross & Caithness.
4. All of its affairs are governed by Vestry.

Appointment of Vestry

Vestry members are elected or appointed by an Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction program, 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.

Administrative Structure

It is the duty of Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the Church and other buildings in good working order and to look after the finances of the Church.

Statement of Risk

Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The Church's principal activities include worship in sacrament and prayer, Christian education, charitable work, and fund raising for local, national, and international needs. Social meetings, predominantly of the youth, the elderly, and many community groups of all ages.

Volunteers

Vestry is grateful for the time freely given by the large number of volunteers, without whom many of the activities would be unable to operate.

St Columba's Episcopal Church

Year Ended 30th September 2025

Report of Vestry – continued: Achievements and Performance

I've always been aware of the danger of seeing Christianity as something that is straightforward and uncomplicated. Our membership of the Church is anything but straightforward. Our God is after all a God of surprises. Thinking back on my ministry nothing has ever been straightforward - not least a decision in 2010 to retire for a quiet life!! In some ways retirement has produced greater activity than the world of a full-time ministry! I have to say that I look back on the last few years with excitement.

Things are never dull at Saint Columba's or for that matter at St John's. It's 41 years since I first signed the service register here to record taking a service. It always strikes me as ironic that the itinerant priest has been here longer than most of the congregation. For me there have been many excitements not least in the steady development of a real sense of team in our churches. The God of surprises has been busy at work in developing common purpose and corporate responsibility.

So let's highlight a few things that have seen positive development over the over recent months. Looking forward rather than backwards has been a dominating theme. Discerning the future lies at the heart of our discipleship. The future lies not in personal taste or preference but how God sees our future: that's what discernment is all about. It's not about the person with the strongest personality or the loudest voice. One of the greatest opportunities is the way we listen to one another.

I believe that we have done well in listening. The task must continue until we are clear about the future. And that will happen in God's time. I am particularly encouraged by the way our two churches are working together. I've worked in parishes which have become bedevilled by rivalry or point scoring. That is not the case here.

Not only have we seen developments in our Episcopalian partnership but also in our working with our ecumenical neighbours. We need to be aware that disunity is a stumbling block to Christian witness in our communities.

This does not mean the destruction of our identities. It will be very boring if we were all the same! For Episcopalians the Eucharist lies at the heart of our worship, be it presided over by a priest or distributed from the reserve sacrament by an authorised Lay minister.

I hope that we will reflect gratitude and enthusiasm as we move ahead. Not to a Church modelled on my preference but to the Church built on God's purpose.

I would like to take the opportunity of expressing my gratitude and that of the church to so many people who have played a significant role in our ministry and mission. While our numbers may not be massive we are blessed with a fine Christian community which I believe is open to the changes that may face us in coming years. I'm not going to name those today because there are too many of them! You know who they are and I hope personally you will thank them for what they have done, and will do!

I must, though, mention Ellie and her ministry. As we give thanks, albeit for a too short time with us, I hope that we will continue to pray for her as she discerns God's purpose.

As usual, I've talked too much but I hope these words will give something of a flavour of our Church both today and tomorrow.

The Venerable Richard Gillings, Chairman of Vestry.

St Columba's Episcopal Church

Year Ended 30th September 2025

Report of Vestry - continued

Financial Review

The Accounts have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). All funds are unrestricted.

There is an apparent difference between a surplus of £2,258.10 in 23-24 and a deficit of £3,837.21 in 24-25. In the previous year, however, we sold 1,319 units of our investment, realising £12,500 which was included in income. Adjusting for that produces a deficit in 23-24 of £10,241.90. The revised comparison between the two years shows an overall decrease in net expenditure of just over £6,400.

The major difference is in expenditure, offset by reduced income. In 23-24 we made a claim under the Gift Aid Small Donations Scheme relating to the previous tax year and amounting to almost £1,100. After allowing for this, other items of income showed a small increase.

Most of the reduction in expenditure is accounted for by lower property expenses – although we spent £3,500 on work to the roof in 24-25, in the previous year we spent nearly £6,400 on flooring work. Our electricity bills were reduced in 24-25 by more than £1,600 with a new contract.

The market value of our investment increased by £15,475.99 over the year which offsets the deficit of £3,837.21 to produce an increase in our total balances to £186,598.20.

We have continued the insurance of the Church and Church Hall with the Ecclesiastical Insurance and benefitted from the economies that this has produced.

Trustees' Expenses

Vestry asked Mr. J Woodhouse to carry out gardening and other maintenance work at a rate of £20 per hour (2024) and £22.50 per hour (2025), for which the church was invoiced a total of £755 (35 hours). The major item of work was cutting the grass. A total of £1,105.14 was paid to five Trustees in consideration of out-of-pocket expenses incurred by them on behalf of Vestry.

Reserves

Vestry has adopted a policy of trying to maintain a healthy level of unrestricted reserves. In the event of an unforeseen significant drop in its income the Church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained.

**St Columba's Episcopal Church
Year Ended 30th September 2025**

Report of Vestry - continued

Statement of Vestry Members Responsibilities

The members of Vestry must prepare financial statements which give sufficient detail to enable an understanding of the transactions of the Church during the Financial Year.

The members of Vestry are responsible for keeping proper accounting records which, upon request, must be shown to reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the provisions of the Charities and Trustee Investment (Scotland) Regulations 2005, and the Charities Accounts (Scotland) Regulations 2006, (as amended).

The members of Vestry are also responsible for safeguarding the assets of the Church and must take all reasonable steps for the prevention, and/or, the detection of fraud and other irregularities.

On behalf of Vestry



A Bodman

Date

22.10.25

Treasurer

**Independent Examiner's Report to the Trustees of
The Church of St Columba's, Grantown-on-Spey**

I report on the accounts of the charity for the year ended 30th September 2025 which are set out on pages 7 to 10

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) (d) of the 2006 Accounts Regulations does 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 2006 Accounts 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 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:
 2. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act
 3. and Regulation 4 of the 2006 Accounts Regulations
 4. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met.
- OR, to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Bill Steele
15a Strathspey Drive
Grantown-on-Spey
PH26 3EY

..... 13 NOVEMBER 2025

St Columba's Episcopal Church
Year Ended 30th September 2025

Receipts	2025	2024
	£	£
Donations Received		
General Collection	5,657.10	5,508.12
Donations	828.05	1,472.97
Freewill Offerings & Gift Aid (Note - a)	7,896.75	9,216.96
Charitable Donations	484.00	0.00
Fund-raising	<u>852.60</u>	<u>479.73</u>
	<u>15,718.50</u>	<u>16,677.78</u>
Investment Income		
SEUT Dividend	5,455.89	5,065.24
Proceeds from Investment Sold	0.00	12,500.00
Interest Received	<u>82.51</u>	<u>0.05</u>
	<u>5,538.40</u>	<u>17,565.29</u>
Other Receipts		
Property Revenue - St Anne's	3,600.00	3,600.00
Property Revenue - Miscellaneous	<u>1,297.50</u>	<u>1,390.00</u>
	<u>4,897.50</u>	<u>4,990.00</u>
Total Receipts	26,154.40	39,233.07
Total Expenditure - per page 8	<u>29,991.61</u>	<u>36,974.97</u>
Deficit/Surplus for the year	<u>-3,837.21</u>	<u>2,258.10</u>

St Columba's Episcopal Church
Year Ended 30th September 2025

Expenditure	2025	2024
	£	£
Clergy Costs		
Clergy expenses	<u>966.03</u>	<u>428.70</u>
Property Expenses		
Insurance	1,938.55	2,288.66
Repairs & Renewals	4,958.75	10,401.83
Heat & Light	4,088.73	5,746.96
Church Hall and Cleaning	<u>1,796.88</u>	<u>1,666.48</u>
	<u>12,782.91</u>	<u>20,103.93</u>
Church Expenses		
Altar Expenses	221.29	974.50
Organists' Expenses	<u>0.00</u>	<u>0.00</u>
	<u>221.29</u>	<u>974.50</u>
Administrative Costs		
Sundries, bank charges	640.58	673.36
Miscellaneous Expenses	694.85	1,004.30
Virtual Organ	0.00	1,212.18
Advertising	<u>528.95</u>	<u>0.00</u>
	<u>1,864.38</u>	<u>2,889.84</u>
Charitable Expenditure	<u>3,154.00</u>	<u>2,450.00</u>
Quota	<u>11,003.00</u>	<u>10,128.00</u>
Total payments transferred to page 7	<u>29,991.61</u>	<u>36,974.97</u>

St Columba's Episcopal Church
Year Ended 30th September 2025

Statement of Balances

	2025	2024
	£	£
Cash - Bank of Scotland		
Balance at 1st October	6,842.51	4,584.41
Deficit/Surplus for the year	<u>-3,837.21</u>	<u>2,258.10</u>
Balance at 30th September	<u>3,005.30</u>	<u>6,842.51</u>
Scottish Episcopal Unit Trust		
Market value of 5,511 units at 1st October 2024	168,116.91	157,430.17
Sales of units in 23/24 only	0.00	-12,500.00
Unrealised gain	<u>15,475.99</u>	<u>23,186.74</u>
Market value of 5,511 units at 30th September 2025	<u>183,592.90</u>	<u>168,116.91</u>
Fund balances (cash and investments)	174,959.42	162,014.58
Deficit/Surplus for the year	-3,837.21	2,258.10
Movement in investment	<u>15,475.99</u>	<u>10,686.74</u>
Balances as at 30th September	<u>186,598.20</u>	<u>174,959.42</u>

Presented to the AGM on 30th November 2025 and signed

Chairman R. Gullis

Secretary K. Johnson

Treasurer A. H. Bodden

St Columba's Episcopal Church

Year Ended 30th September 2025

	2025	2024		2025	2024
INCOME	£	£	EXPENDITURE	£	£
Cash collection	5,657.10	5,508.12	Clergy Costs	966.03	428.70
FWO & Covenants	7,896.75	9,216.96	*Property Expenses	12,782.91	20,103.93
Dividend & Interest Received	5,538.40	5,065.29	Altar & Organ Costs	221.29	974.50
Proceeds - Sale of Investments	0.00	12,500.00	Virtual organ	0.00	1,212.18
Property	4,897.50	4,990.00	Miscellaneous	694.85	1,004.30
Fundraising	852.60	479.73	Administration/Sundries	640.58	673.36
Bequests & Donations	828.05	1,472.97	Advertisements	528.95	0.00
Charitable Donations	<u>484.00</u>	<u>0.00</u>	Diocesan Quota	11,003.00	10,128.00
			Charitable Payments	<u>3,154.00</u>	<u>2,450.00</u>
Total	<u>26,154.40</u>	<u>39,233.07</u>	Total	<u>29,991.61</u>	<u>36,974.97</u>

Notes * Insurance is included in the item Property Expenses

Fund balances (cash and investments)	2025	2024
	£	£
Balances as at 1st October	174,959.42	162,014.58
Deficit/Surplus for the year	-3,837.21	2,258.10
Movement in investment	<u>15,475.99</u>	<u>10,686.74</u>
Balances as at 30th September	<u>186,598.20</u>	<u>174,959.42</u>

Notes

a) (Page 7) This total includes HMRC refunds for Gift Aid and interest

Signed

Alh Bochen

Treasurer

Signed

William M Steele

Independent Examiner

(WILLIAM M. STEELE)

St Columba Episcopal Church: Grantown On Spey

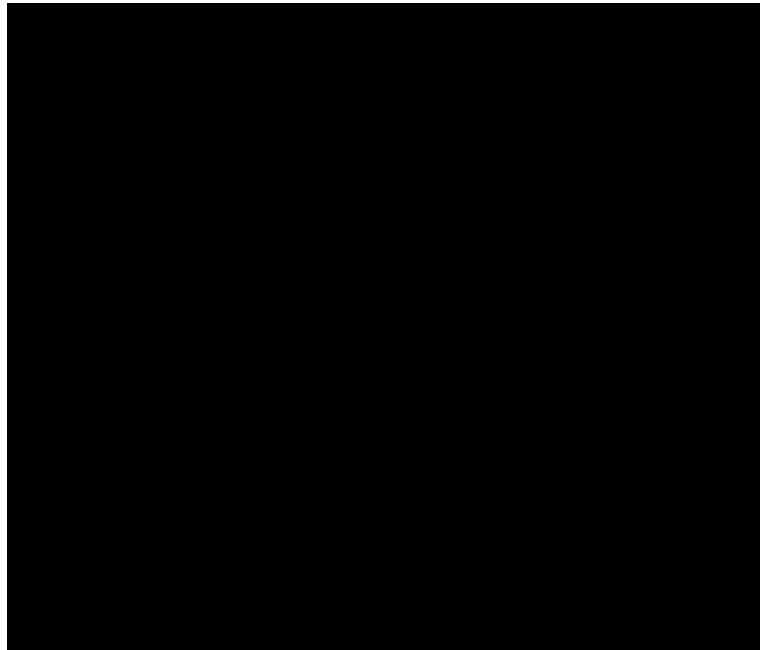
Scotland - Charity number SC023270

Accounts

St Columba's Episcopal Church
Year Ended 30th September 2024

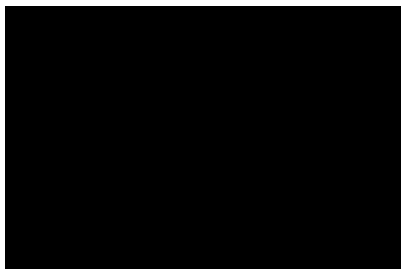
Annual Report and Accounts.

Registered Charity No. SC023270



Bankers

Bank of Scotland
2-6 Eastgate
Inverness
IV2 3NA



St Columba's Episcopal Church

Year Ended 30th September 2024

Report of Vestry

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Structure and Governance

In the terms of the Charities and Trustees Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended), Vestry reports to the congregation as follows:-

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3. The superior authority is the Bishop of Moray Ross & Caithness.
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Appointment of Vestry

Vestry members are elected or appointed by an Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction program, 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.

Administrative Structure

It is the duty of Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the Church and other buildings in good working order and to look after the finances of the Church.

Statement of Risk

Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The Church's principal activities include worship in sacrament and prayer, Christian education, charitable work, and fund raising for local, national, and international needs. Social meetings, predominantly of the youth, the elderly, and many community groups of all ages.

Volunteers

Vestry is grateful for the time freely given by the large number of volunteers, without whom many of the activities would be unable to operate.

Report of Vestry – continued: Achievements and Performance

A rather indulgent report this year. We can provide you with the hard facts, however, on their own, they do not tell you the whole story.

Having spent a significant part of my life going from church to church, I've always advised clergy, when moving to a new parish, to "read" both parish and church with care. Every church community is different and what works in one place won't necessarily work in another. There can be a large "successful" church, which may be spiritually moribund, where God is hard pushed to have a say or, a small community, where there's a real spiritual Spark. It's often in the latter that God is allowed to speak.

In my journeying, I have found that the atmosphere can communicate more than the structures. When a stranger walks through the doors, (and proportionately we have more than the average), how do they feel? What message do we convey? Despite its relatively modest numbers, there is much that is positive at St. Columbia's. People speak warmly of our friendliness and the sense of community. It's good, in God's strength, to be positive about our achievements! We are called to DEMONSTRATE CHRIST IN OUR LIVES. How we speak with enthusiasm to non-church members about the life of our Christian Community can make all the difference.

There are a lot of positive features to our church building. We benefit from it being a realistic size and its facilities. Our Church Fabric has, until recently, been cared for by [REDACTED] he has now stepped down and we thank God for him and his work. We express delight that [REDACTED] has taken this task on. We have also been blessed with two excellent Churchwardens [REDACTED]

Our finances are in good shape, thanks to the work of [REDACTED] We thank her, and remember, with appreciation, the late Leon Baker. A very positive sign is that we give away a percentage of our income to charity, both local and afar. We have resisted the temptation to reduce this sum when faced with significant financial challenges. In the gospel, charity should not necessarily begin at home! Despite a relatively healthy situation at present, we will face challenges, especially if we want, at some point to aspire to a full-time stipendiary priest. Our income does need to rise first and foremost by all of us reviewing our giving for the ministry and mission for the church. Biblical teaching suggests giving should be proportionate to our resources. It also speaks not only of our finance but the way in which we use our God given talents and the stewardship of our time.

Worship is the first priority of a Christian. Jesus didn't command us to "do this in remembrance of me" only on the first Sunday of the month! He calls the Christian community to gather Sunday by Sunday to celebrate the Resurrection in worship, prayer, fellowship and mutual care. Again, our worship has an evangelistic role, in deepening our Commitment to Christ and growing in our faith. We are immensely fortunate in having two excellent readers, [REDACTED] plus a dependable lay team who, Sunday by Sunday, assist with the leading of worship. We benefit from a much-gifted organist, [REDACTED] and the back-up of technology when an organist is not available [REDACTED] does an excellent job in sending out rotas so that everyone is aware of who is doing what and when!

Many thanks go to so many who enrich our Christian community through their service. One "gap" we will feel is the result of the transfer of [REDACTED] to Inverness Cathedral. [REDACTED] has served God faithfully in our church for over forty years and [REDACTED] has played an active role recently as well as [REDACTED] as Diocesan Secretary. We will continue to see them. We thank God for their faithful service.

LASTLY THE CLERGY: The facilitators and servant leaders. We have a very unusual situation. We have a team of voluntary priests, most well retired but who continue to exercise a ministry, in fact I think it would be safe to say, we celebrate the opportunities that God enabled us to exercise a retiral ministry and his community have given us to continue our vocation. In addition to the "retirees", we are fortunate to be joined by [REDACTED] who has been entrusted with the role of community priest and brings valued experience to the team.

The most effective way of bringing people to a faith in Jesus Christ is through the enthusiasm we have for sharing the Good News....and in 2024 there is much to share in Grantown.

St Columba's Episcopal Church

Year Ended 30th September 2024

Report of Vestry - continued

Financial Review

The Accounts have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). All funds are unrestricted.

A surplus of £2,258.10 has arisen in this financial year, compared with the previous year's deficit of £1,699.01. In both years, a number of units of our holding in the Scottish Episcopal Unit Trust were sold to fund the costs of works to maintain the Church's structure – in this year 1,319 units of our investment were sold, realising £12,500. The market value of the remaining units was such that our overall holding at the year end had increased (see page 9). We have transferred £6,600 of our balance with the Bank of Scotland into an Instant Access Savings Account which will generate some interest.

The work carried out this year in sanding the floor and replacing the carpet, although it has produced an attractive outcome, was needed for Health and Safety reasons.. The sale of the investment is included in income both years – without this, the comparison is between a deficit last year of £29,699.01 and this year of £10,241.90.

The expenditure on page 8 shows a decrease over the previous year of just over £17,000. This year's flooring work cost just over £6,300, compared with last year's repointing of just over £25,500. This was partly offset by the cost of a new virtual organ system of just over £1,200.

Receipts on page 7, after excluding the sale of investments, show an apparent increase of more than £2,200. This is mainly due to a claim under the Gift Aid Small Donations Scheme , relating to the previous tax year, being submitted in this financial year, which amounted to nearly £1,100. There have been increases in donations and the General Collection which have offset the reduction in dividend received, since we have sold some of our investment.

We have continued the insurance of the Church and Church Hall with the Ecclesiastical Insurance and benefitted from the economies that this has produced.

Trustees' Expenses

Vestry asked [REDACTED] to carry out gardening and other maintenance work at a rate of £20 per hour, for which the church was invoiced a total of £3,365 (168.25 hours). The major items of work were pollarding trees, clearing gutters and sanding the floor. A total of £1,418.31 was paid to six Trustees in consideration of out-of-pocket expenses incurred by them on behalf of Vestry.

Reserves

Vestry has adopted a policy of trying to maintain a healthy level of unrestricted reserves. In the event of an unforeseen significant drop in its income the Church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained.

**St Columba's Episcopal Church
Year Ended 30th September 2024**

Report of Vestry - continued

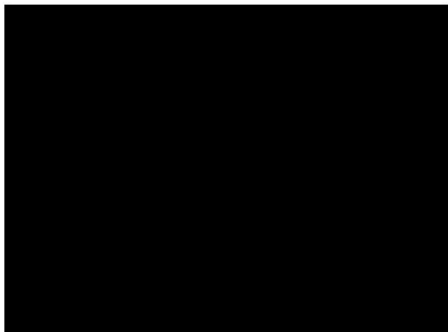
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The members of Vestry are also responsible for safeguarding the assets of the Church and must take all reasonable steps for the prevention, and/or, the detection of fraud and other irregularities.

On behalf of Vestry



Treasurer

Date

22/10/24

**Independent Examiner's Report to the Trustees of
The Church of St Columba's, Grantown-on-Spey**

I report on the accounts of the charity for the year ended 30th September 2024 which are set out on pages 7 to 10

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) (d) of the 2006 Accounts Regulations does 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.

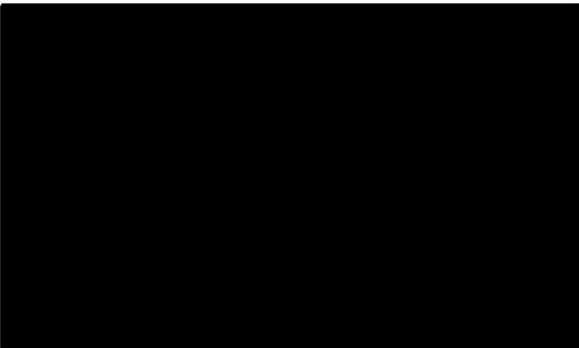
Basis of independent examiner's statement

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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:
 2. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act
 3. and Regulation 4 of the 2006 Accounts Regulations
 4. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met.
- OR, to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



5 November 2024

St Columba's Episcopal Church
Year Ended 30th September 2024

Receipts	2024	2023
	£	£
Donations Received		
General Collection	5,508.12	4,934.44
Donations	1,472.97	1,118.72
Freewill Offerings & Gift Aid (Note - a)	9,316.96	8,014.50
Charitable Donations	0.00	0.00
Fund-raising	<u>479.73</u>	<u>453.74</u>
	<u>16,777.78</u>	<u>14,521.40</u>
Investment Income		
SEUT Dividend	5,065.24	5,224.75
Proceeds from Investment Sold	12,500.00	28,000.00
Interest Received	<u>0.05</u>	<u>6.50</u>
	<u>17,565.29</u>	<u>33,231.25</u>
Other Receipts		
Property Revenue - St Anne's	3,600.00	3,200.00
Property Revenue - Miscellaneous	<u>1,290.00</u>	<u>1,560.00</u>
	<u>4,890.00</u>	<u>4,760.00</u>
Total Receipts	39,233.07	52,512.65
Total Expenditure - per page 8	<u>36,974.97</u>	<u>54,211.66</u>
Surplus / Deficit for the Year	<u>2,258.10</u>	<u>-1,669.01</u>

St Columba's Episcopal Church
Year Ended 30th September 2024

Expenditure	2024	2023
	£	£
Clergy Costs		
Clergy expenses	<u>427.80</u>	<u>0.00</u>
Property Expenses		
Insurance	2,288.66	2,251.55
Repairs & Renewals	10,401.83	29,064.55
Heat & Light	5,746.96	6,484.21
Church Hall and Cleaning	<u>1,666.48</u>	<u>1,621.97</u>
	<u>20,103.93</u>	<u>39,422.28</u>
Church Expenses		
Altar Expenses	974.50	1,159.51
Organists' Expenses	<u>0.00</u>	<u>0.00</u>
	<u>974.50</u>	<u>1,159.51</u>
Administrative Costs		
Miscellaneous Expenses	673.36	621.87
Virtual Organ	1,004.30	330.00
Advertising	1,212.18	0.00
	<u>0.00</u>	<u>0.00</u>
	<u>2,889.84</u>	<u>951.87</u>
Charitable Expenditure	<u>2,450.00</u>	<u>2,010.00</u>
Quota	<u>10,128.00</u>	<u>10,668.00</u>
Total payments transferred to page 7	<u>36,974.97</u>	<u>54,211.66</u>

St Columba's Episcopal Church
Year Ended 30th September 2024

Statement of Balances

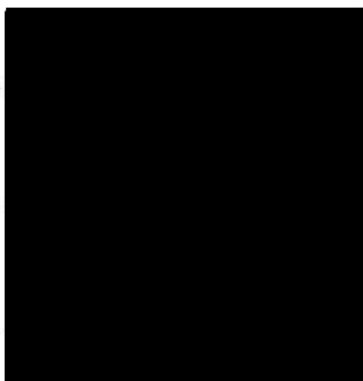
	2024	2023
	£	£
Cash - Bank of Scotland		
Balance at 1st October	4,584.41	6,283.42
Surplus/Deficit for the year	<u>2,258.10</u>	<u>-1,699.01</u>
Balance at 30th September	<u>6,842.51</u>	<u>4,584.41</u>
Scottish Episcopal Unit Trust		
Market value of 6,830 units at 1st October 2023	157,430.17	175,760.80
Sales of 1,319 units	-12,500.00	-28,000.00
Unrealised loss/gain	<u>23,186.74</u>	<u>9,669.37</u>
Market value of 5,511 units at 30th September 2024	<u>168,116.91</u>	<u>157,430.17</u>
Fund balances (cash and investments)	162,014.58	182,044.22
Surplus/Deficit for the year	2,258.10	-1,699.01
Movement in investment	<u>10,686.74</u>	<u>-18,330.63</u>
Balances as at 30th September	<u>174,959.42</u>	<u>162,014.58</u>

Presented to the AGM on 1st December 2024 and signed

Chairman

Secretary

Treasurer



St Columba's Episcopal Church

Year Ended 30th September 2023

	2024	2023		2024	2023
INCOME	£	£	EXPENDITURE	£	£
Cash collection	5,508.12	4,934.44	Clergy Costs	427.80	0.00
FWO & Covenants	9,316.96	8,014.50	*Property Expenses	20,103.93	39,422.28
Dividend & Interest Received	5,065.29	5,231.25	Altar & Organ Costs	974.50	1,159.51
Proceeds - Sale of Investments	12,500.00	28,000.00	Virtual organ	1,212.18	0.00
Property	4,890.00	4,760.00	Miscellaneous	1,004.30	330.00
Fundraising	479.73	453.74	Administration/Sundries	673.36	621.87
Bequests & Donations	1,472.97	1,118.72	Advertisements	0.00	0.00
Charitable Donations	<u>0.00</u>	<u>0.00</u>	Diocesan Quota	10,128.00	10,668.00
Total	<u>39,233.07</u>	<u>52,512.65</u>	Charitable Payments	<u>2,450.00</u>	<u>2,010.00</u>
			Total	<u>36,974.07</u>	<u>54,211.66</u>

Notes * Insurance is included in the item Property Expenses

Fund balances (cash and investments)	2024	2023
	£	£
Balances as at 1st October	162,014.58	182,044.22
Surplus/Deficit for the year	2,258.10	-1,699.01
Movement in investment	<u>10,686.74</u>	<u>-18,330.63</u>
Balances as at 30th September	<u>174,959.42</u>	<u>162,014.58</u>

Notes

a) (Page 7) This total includes HMRC refunds for Gift Aid and interest

Signed

Treasurer

Signed

Independent Examiner