

St Kieran Episcopal Church: Campbelltown

Scotland · Charity number SC023277

Details

Known as	St Kiarans Scottish Episcopal Church Campbelltown
Status	Active
Legal form	Unincorporated association
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1937-11-01
Register	View on the OSCR register

Contact

Address	Glencraigs Cottage East West Road Campbeltown PA28 6NS
Website	www.scotland.anglican.org/argyll

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To serve the local community with church services, wedding, baptism and funeral services, theological education, counselling, and social events

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

Objectives: Advancement of religion

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£7,735	£9,611	-	0
2024-09-30	£28,644	£40,947	-	0
2023-09-30	£30,303	£16,711	-	0
2022-09-30	£8,687	£8,686	-	0
2021-09-30	£7,467	£8,683	-	0
2020-09-30	£10,277	£10,211	-	0

St Kieran Episcopal Church: Campbelltown

Scotland - Charity number SC023277

Accounts

CHARITY REFERENCE NUMBER - SC023277

ST KIARAN EPISCOPAL CHURCH, CAMPBELTOWN

ACCOUNTS FOR THE YEAR ENDING 30TH SEPTEMBER 2025

ST KIARAN EPISCOPAL CHURCH

CHARITY REFERENCE NUMBER - SC023277

CHARITY TRUSTEES - Members of the Vestry

Rev Canon Keith Pagan	Chairman
Mrs L A Barford	Treasurer/Secretary
Mrs J Barker	
Mrs A Griffith	Alternate Lay Representative
Mrs E MacDonald	
Mrs J E Macrae	Lay Leader, Lay Representative & Child & Vulnerable Adult Protection Officer
Mrs V L McGilvary	
Mrs R Lawson	
Rev J Griffith	

SECRETARY AND TREASURER

Mrs Lesley A Barford
Glencraigs Cottage East
West Road
Campbeltown
PA28 6NS

INDEPENDENT EXAMINER

Mrs Margaret Graham, BA CA
Parklea
Muasdale
PA29 6XD

BANKERS

Virgin Money
19 Longrow
Campbeltown
PA28 6ES

CHURCH ADDRESS

11 Argyll Street
Campbeltown
PA28 6AY

PRINCIPAL OFFICE

c/o Mrs Lesley A Barford
Glencraigs Cottage East
West Road
Campbeltown
PA28 6NS

ST KIARAN EPISCOPAL CHURCH

REPORT OF THE VESTRY

YEAR ENDED 30 SEPTEMBER 2025

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

Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows.

1. St Kieran Episcopal Church, Campbeltown is a registered Scottish Charity (SC023277).
2. It is a member of the Diocese of Argyll & The Isles of the Scottish Episcopal Church and is part of the Worldwide Anglican Communion.
3. The superior authority is the Bishop of Argyll & The Isles
4. All of its affairs are governed by the Vestry.

Appointment of Vestry Members

Vestry members are elected at the Annual Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. 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.

Administrative Structure

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 and other buildings in good working order and to look after the finances of the church.

Statement of Risk

The 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 public worship in sacrament and prayer, Christian education, charitable work and fund raising for local, national and international needs, and social meetings of community groups of all ages.

Volunteers

The Vestry is grateful for the time freely given by members of the Congregation in maintaining the life and the work of the Church. The Vestry extends particular thanks to the Members of the Ministry Team. The Vestry also wishes to record thanks to the retired Priests in the congregation for their assistance in maintaining regular sacramental worship.

Ministry Team

Members of the Ministry Team are each licensed by the Bishop. Currently the Team comprises a Retired Priest, a Non-Stipendary Priest, a Lay Reader and two Lay Leaders.

Achievements and performance

The Church continues to make its facilities available for use and provides worship for the whole community.

ST KIARAN EPISCOPAL CHURCH
REPORT OF THE VESTRY (continued)

Financial Review

A deficit of £1,876 made during the year under review compared with a deficit of £12,303 in the previous year.

The church no longer holds any investments.

Plans for future periods

The Vestry will continue its range of present activities in the foreseeable future.

Reserves

The Policy of the Vestry is to maintain sufficient reserves to ensure the continuation of regular public worship, to meet the spiritual needs of the congregation, and to maintain the church and its contents in good condition.

Statement of the Vestry Member's Responsibilities

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which, on request, must reflect the current financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

On behalf of the Vestry



Lesley A Barford (Mrs)
Secretary and Treasurer

ST KIARAN EPISCOPAL CHURCH

Independent Examiner's Report to the Trustees of St Kieran Episcopal Church

I report on the accounts of the charity for the year ended 30th September 2025 which are set out on pages 5 to 7

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees 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 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 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 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 a audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

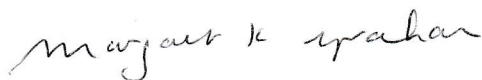
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements :

- to keep accounts records in accordance with Section 44 (1) 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.



Margaret K Graham BA CA
Parklea, Muasdale, Tarbert
date 30/4/26

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDING 30 SEPTEMBER 2025

		2025	2024
		£	£
Receipts			
Donations received			
Voluntary Income:			
Congregation		5,642	3,441
Tax reclaimed (Gift Aid)		0	794
Receipts from fundraising activities		737	1,536
Receipts from other sources			
Special Collections		120	0
Bank Interest		96	230
VAT Reclaim on Repairs		240	6,292
Grants received		900	
Receipts from investments other than land & buildings			
Investments Realised		<u>0</u>	<u>16,351</u>
Total receipts		<u>7,735</u>	<u>28,644</u>
Payments			
Payments for charitable activities			
Ministry expenses		940	0
Quota		3,675	4,065
Insurance		1,951	1,863
Heat and Light		2,130	557
Repairs		311	32,488
Administrative expenses			
Advertising		281	145
Professional Fees		40	1480
Admin & Misc		0	349
Charity Giving		270	0
Bank Charges		13	0
Total payments for charitable activities		<u>9,611</u>	<u>40,947</u>
Total payments		<u>9,611</u>	<u>40,947</u>
Surplus/ (deficit) for year		<u>(1,876)</u>	<u>(12,303)</u>

ST KIARAN EPISCOPAL CHURCH

STATEMENT OF BALANCES

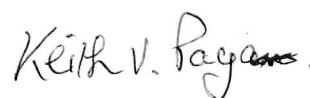
AS AT 30 SEPTEMBER 2025

	2025 £	2024 £
Bank and cash in hand		
Opening balances	7,326	19,629
Surplus/ (deficit) for year	<u>(1,876)</u>	<u>(12,303)</u>
Closing balances	<u><u>5,450</u></u>	<u><u>7,326</u></u>
Investments		
Market value at beginning of year	<u>0</u>	<u>11,701</u>
Market value at end of year	<u><u>0</u></u>	<u><u>0</u></u>
Assets		
Allen Digital Organ at cost	<u><u>13,178</u></u>	<u><u>13,178</u></u>

Approved by the congregation on 7 December 2025



Lesley A Barford (Mrs)
Treasurer



Rev Canon K V Pagan
Chairman of the Vestry

ST KIARAN EPISCOPAL CHURCH

NOTES TO ACCOUNTS

YEAR ENDED 30 SEPTEMBER 2025

PROPERTY

The church is not shown in the statement of balances as the Vestry believes that it is not possible to place a market value on it. The valuation of the church for insurance purposes is £6,650,000

FUNDS

The funds are held for the following purposes:

Unrestricted Funds

To support the work of the Church and maintain the church building and contents.

TRUSTEE EXPENSES

	2025 £	2024 £
PROPERTY EXPENSES		
Heat and light	2,130	557
Repairs, Renewals, Maintenance	311	32,488
Insurance	1,951	- 1,863
	<u>4,392</u>	<u>34,908</u>

CHARITABLE DONATIONS MADE

Kintyre Food Bank	150	0
Bishop's Lent Appeal	<u>120</u>	<u>0</u>
	<u>270</u>	<u>0</u>

ASSETS

Except for the organ, church furniture and religious artefact the Vestry is of the view that the church does not own other assets of significant resale value. The contents of the church are Insured on a reinstatement basis for £71,000

St Kieran Episcopal Church: Campbelltown

Scotland - Charity number SC023277

Accounts

CHARITY REFERENCE NUMBER - SC023277

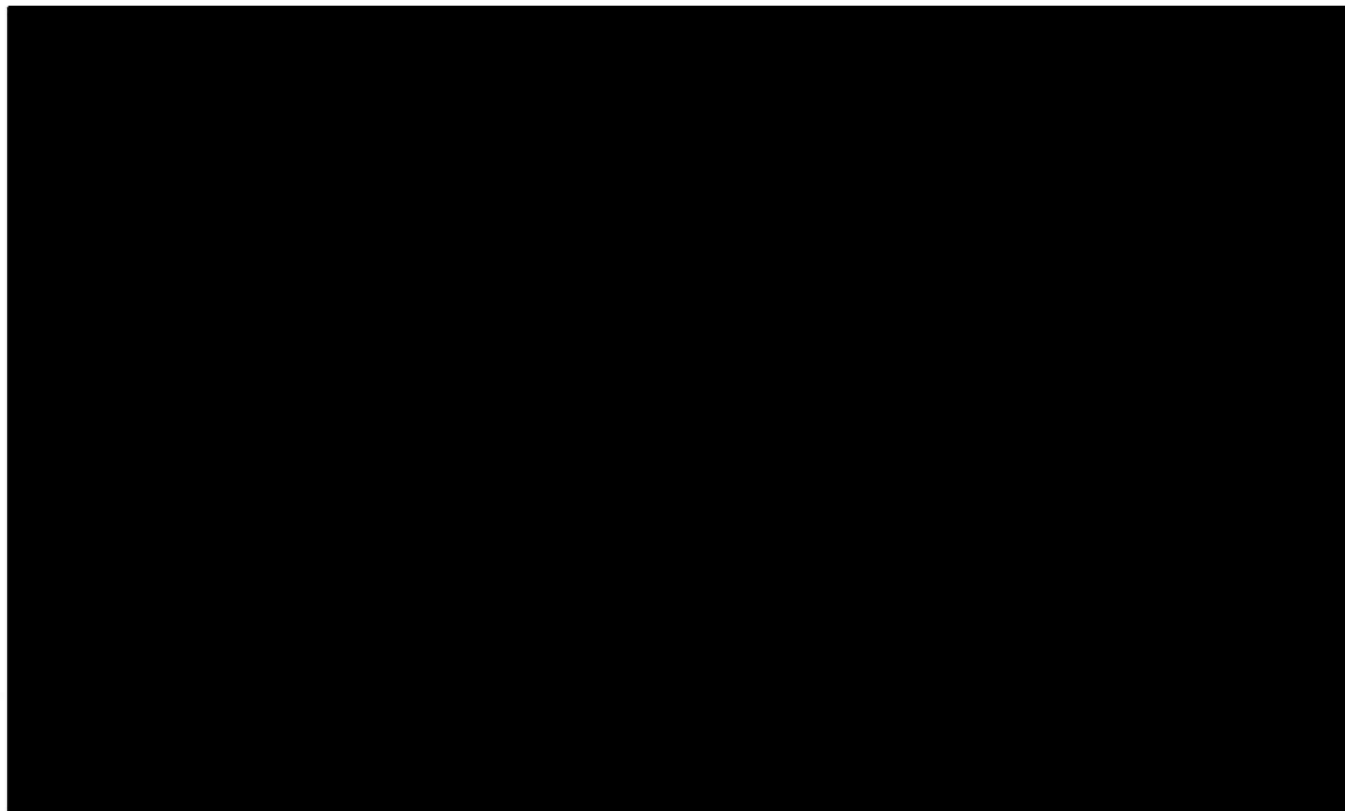
ST KIARAN EPISCOPAL CHURCH, CAMPBELTOWN

ACCOUNTS FOR THE YEAR ENDING 30TH SEPTEMBER 2024

ST KIARAN EPISCOPAL CHURCH

CHARITY REFERENCE NUMBER - SC023277

CHARITY TRUSTEES - Members of the Vestry

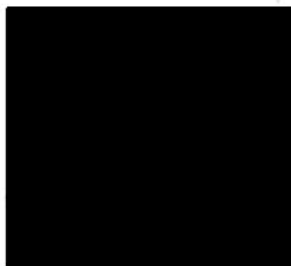


BANKERS

Virgin Money
19 Longrow
Campbeltown
PA28 6ES

CHURCH ADDRESS

11 Argyll Street
Campbeltown
PA28 6AY



ST KIARAN EPISCOPAL CHURCH

REPORT OF THE VESTRY

YEAR ENDED 30 SEPTEMBER 2024

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Ministry Team

Members of the Ministry Team are each licensed by the Bishop. Currently the Team comprises a Retired Priest, a Non-Stipendary Priest, a Lay Reader and two Lay Leaders.

Achievements and performance

The Church continues to make its facilities available for use and provides worship for the whole community.

ST KIARAN EPISCOPAL CHURCH
REPORT OF THE VESTRY (continued)

Financial Review

A deficit of £12,303 was made during the year under review compared with a surplus of £16,711 in the previous year.

The value of the church's investments at the year end was £0 (2023 £11,701) with £16,351 realised during the year. Investment income was £0 (2023 £554).

Plans for future periods

The Vestry will continue its range of present activities in the foreseeable future.

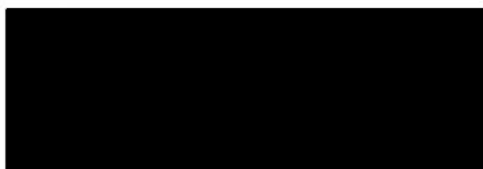
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On behalf of the Vestry

A large black rectangular box used to redact the signature of the Secretary and Treasurer.

Secretary and Treasurer

INDEPENDENT EXAMINER'S REPORT
TO THE VESTRY OF ST KIARAN EPISCOPAL CHURCH
FOR THE FINANCIAL YEAR TO 30 SEPTEMBER 2024

I report on the accounts of the charity for the year ended 30 September 2024

Respective responsibilities of Vestry Members and examiner

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. The Church's members of the Vestry consider that the audit requirement of Regulation 10(1) (d) of the 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 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 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

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- 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.

Date.. 30 June20 25

Name

Occupation Accounts Examiner

Address:

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDING 30 SEPTEMBER 2024

		2024	2023
Receipts		£	£
Donations received			
Voluntary Income:	Congregation	3,441	3,537
	Tax reclaimed (Gift Aid)	794	1,653
Receipts from fundraising activities and grants		1,536	11,836
Receipts from other sources			
	Special Collections	0	67
	Bank Interest	230	156
	VAT reclaimed on repairs	6,292	0
Receipts from investments other than land & buildings			
	Investment Income	0	554
	Investments Realised	<u>16,351</u>	<u>12,500</u>
Total receipts		<u><u>28,644</u></u>	<u><u>30,303</u></u>
Payments			
Payments for charitable activities			
	Ministry expenses	0	475
	Quota	4,065	0
	Insurance	1863	1,768
	Heat and Light	557	1,409
	Repairs	32,488	8,849
Administrative expenses			
	Advertising	145	0
	Professional Fees	1480	1000
	Charity Giving	0	91
	Admin/Misc	<u>349</u>	
Total payments for charitable activities		40947	<u><u>13,592</u></u>
Total payments		<u><u>40,947</u></u>	<u><u>13,592</u></u>
Surplus/ (deficit) for year		<u><u>(12,303)</u></u>	<u><u>16,711</u></u>

ST KIARAN EPISCOPAL CHURCH

STATEMENT OF BALANCES

AS AT 30 SEPTEMBER 2024

	2024	2023
	£	£
Bank and cash in hand		
Opening balances	19,629	2,918
Surplus/ (deficit) for year	<u>-12,303</u>	<u>16,711</u>
Closing balances	<u><u>7,326</u></u>	<u><u>19,629</u></u>
Investments		
Market value at beginning of year	11,701	23,071
Market value at end of year	0	<u><u>11,701</u></u>
Assets		
Allen Digital Organ at cost	<u><u>13,178</u></u>	<u><u>13,178</u></u>

Approved by the congregation on 3 December 2024

Treasurer

Chairman of the Vestry

ST KIARAN EPISCOPAL CHURCH

NOTES TO ACCOUNTS

YEAR ENDED 30 SEPTEMBER 2024

PROPERTY

The church is not shown in the statement of balances as the Vestry believes that it is not possible to place a market value on it. The valuation of the church for insurance purposes is £6,650,000

FUNDS

The funds are held for the following purposes:

Unrestricted Funds

To support the work of the Church and maintain the church building and contents.

TRUSTEE EXPENSES

	2024 £	2023 £
PROPERTY EXPENSES		
Heat and light	557	1,409
Repairs, Renewals, Maintenance	32,488	8,849
Insurance	1,863	1,768
	<u>34,908</u>	<u>1,206</u>

CHARITABLE DONATIONS MADE

Kintyre Food Bank	0	12
SECMA	0	79
	<u>0</u>	<u>91</u>

ASSETS

Except for the organ, church furniture and religious artefact the Vestry is of the view that the church does not own other assets of significant resale value. The contents of the church are Insured on a reinstatement basis for £71,000