

Scottish Charity No: SC023298

St Columba Episcopal Church, Aberdour

Annual Report and Accounts  
For the year ended  
30 September 2025

St Columba Episcopal Church, Aberdour

Annual Report and Accounts for the year ended 30 September 2025

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## St Columba Episcopal Church, Aberdour

### Reference and Administrative Information

Charity name and address	St Columba Episcopal Church 
Scottish Charity Number	SC023298
Charity Trustees	 <div>Chairman (Appointed 1 November 2024) (Resigned 1 June 2025) Secretary Treasurer Retired 28 January 2025</div>
Ministry Team	<div>Interim Minister (Resigned 1 June 2025) Appointed 15 September 2025</div>
Bankers	Royal Bank of Scotland
Independent Examiner	Craig C Hunter CA Haines Watts Business Advisors and Accountants Cluny Court, John Smith Business Park Kirkcaldy KY2 6QJ

## **Report of Vestry (Trustees' report)**

**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 Columba Episcopal Church, Aberdour is a registered Scottish charity (SC023298)
2. It is a member of the diocese of St Andrews, Dunkeld and Dunblane and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of St Andrews, Dunkeld and Dunblane.
4. All of its affairs are governed by the Vestry.

### **Maintenance and Upkeep**

Work to maintain the building has included servicing of the organ, general building and garden maintenance and tree lopping. The electrical distribution board was replaced following a malfunction and three new display signs have been erected outside the church. Following the retirement of Rev Dean Norby the Rectory has been unoccupied, but it is heated as appropriate and inspected weekly.

### **Mission Activities**

Following the retirement of our Minister [REDACTED] 2024, the linked charge All Souls Fife lapsed and the church is now in Vacancy. An Interim Minister [REDACTED] was appointed on 1<sup>st</sup> November 2024 but resigned due to ill health on 1<sup>st</sup> June 2025. We are very grateful to him for his contribution and wish him a full and speedy recovery. Our services in the year have been conducted by Rev Tim Tunley until his retirement and by visiting Ministers and Lay Leaders from the congregation.

Our mission activities reflect our love for God, and for each other in our community and these are shared with local churches including St Serf's Episcopal Church in Burntisland and Forthview Parish Church St Fillan's Aberdour.

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### **Services and Membership**

During the last 12 months the following attendance pertains the major festivals:

Christmas Day 29, Ash Wednesday 13, Palm Sunday 21, Good Friday 26, Easter Day 27. The Songs of Praise service this year was attended by 70 people. The average number of people attending our weekly services was 23.

Eucharist has been celebrated every Sunday with either a Minister or a Lay Leader and the Vestry are grateful to all who have made this possible. We are now fortunate to have an extremely accomplished organist who adds greatly to our services.

**Independent Examiner's Report  
To the Vestry of St Columba Episcopal Church, Aberdour  
For the year ended 30 September 2025**

I report on the financial statements of the church for the year ended 30 September 2025 which are set out on pages 6 to 10.

**Respective Responsibilities of Trustees and Examiner**

The Church's Trustees are responsible of 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 (as

St Columba Episcopal Church, Aberdour

Receipts and Payments Accounts for the Year Ended 30 September 2025

		Unrestricted fund	Restricted funds		Total	Total
		General fund	Rectory Fund	Building Fund	2025	2024
	Notes	£	£	£	£	£
<b>Receipts</b>						
Donations	2	24,249	-	-	24,249	22,172
Grant	3	-	560			



St Columba Episcopal Church, Aberdour  
Statement of Balances as at 30 September 2025

	Unrestricted Funds £	Restricted Funds £	Total Funds £	2024 £
<i>Cash at bank &amp; in hand</i>				
Balance at beginning of year	10,322	15,346	25,668	25,475
Surplus for the year	8,210	560	8,770	193
Transfers between funds	-	-	-	-
<i>Total Cash Funds at end of year</i>	<u>18,532</u>	<u>15,906</u>	<u>34,438</u>	<u>25,668</u>

*Other Assets and Liabilities - for Information only*

Assets

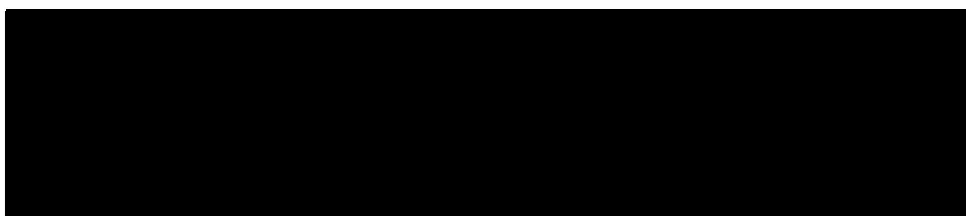
Organ	2,188	-	2,188	2,188
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Liabilities

Independent examiner's fee	378	-	378	360
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Approved by the Vestry on ..... 2. 12. 2025 .....

and signed on their behalf by



**St Columba Episcopal Church, Aberdour**  
**Notes to the Accounts as at 30 September 2025**

**1. Accounting policies**

***Basis of Preparation***

The Accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the Church during the financial year, along with a statement of balances. No adjustment has been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end. Fixed assets are not capitalised.

***Restricted Funds***

The restricted income relates to the building fund which is used to address issues raised by the Quinquennial Review of the church building. The Rectory Fund is there for any remedial work that may need to be carried out on the newly built Rectory building.

***Joint Costs***

St Columba is a member of All Souls Fife, comprising the Episcopal Churches in Aberdour, Burntisland and Inverkeithing. A formal agreement states that each Church is responsible for meeting their share of the costs of administering All Souls Fife. These costs include the costs of the clergy; including their travel, pension and accommodation, together with the associated administrative costs.

The contribution paid by St Columba this year amounted to £7,582 (2024 - £11,877)

***Church Buildings***

The church is not shown in the statement of balances. The Trustees believe that it is not possible to place a market value on them. The valuation of the buildings for insurance purposes is £3,330,000.

St Columba Episcopal Church, Aberdour  
Notes to the Accounts as at 30 September 2025 (continued)

**2. Donations**

	2025	2024
	£	£
<u>Unrestricted donations</u>		
Congregational giving	19,484	17,608
Gift Aid	4,430	3,367
Other donations	335	1,197
	<u>24,249</u>	<u>22,172</u>
<u>Restricted donations</u>		
Other donations	-	-
	<u>-</u>	<u>-</u>

**3. Grants**

	2025	2024
	£	£
Grant from Diocese towards building work	2,197	632
	<u>2,197</u>	<u>632</u>

**4. Receipts from fundraising activities**

	2025	2024
	£	£
<u>Unrestricted Fundraising Receipts</u>		
Eggs	799	909
Sale of Rags	56	-
Coffee mornings	540	664
Other income	-	-
	<u>1,395</u>	<u>1,573</u>

**5. Receipts from investments other than land & buildings**

These amounts represent bank interest on deposit accounts.

	2025	2024
	<u>311</u>	<u>156</u>

**6. Payments relating to charitable activities**

	2025	2024
	£	£
<i>Unrestricted</i>		
Payments to ABI group	7,582	11,877
Quota	3,392	3,242
Church building running costs	5,322	8,337
Worship-related costs	-	-
Administrative expenses	906	51
	<u>17,202</u>	<u>23,507</u>
<i>Restricted</i>	</	

**St Columba Episcopal Church, Aberdour**  
**Notes to the Accounts as at 30 September 2025 (continued)**

**8. Remuneration and Expenses paid to Vestry Members**

None of the Vestry members received any remuneration or expenses relating to their position as Vestry members. St Columba makes a contribution to the ABI Group in respect of the Rector's salary, pension and other relevant expenses.

**9. Reconciliation of movement in funds**

	Balance at 1 Oct 2024 £	Incoming Resources £	Resources Expended £	Balance at 30 Sept 2025 £
<b>Unrestricted funds</b>				
General Fund	10,322	25,955	( 17,745 )	18,532
	10,322	25,955	( 17,745 )	18,532
	£	£	£	£
<b>Restricted Funds</b>				
Rectory Fund	1,212	560	-	1,772
Building Fund	14,134	1,637	( 1,637 )	14,134
	15,346	2,197	( 1,637 )	15,906
<b>Total Funds</b>	25,668	28,152	( 19,382 )	34,438