

## **eXp – Experiencing Faith in Cowal**

### **Trustees' Annual Report and Accounts for 1<sup>st</sup> November 2023 to 31<sup>st</sup> October 2024**

The Trustees have pleasure in presenting their report together with the financial statements and the independent examiners' report for the period 1<sup>st</sup> November 2023 to 31<sup>st</sup> October 2024

#### **Reference & Administrative Information.**

**Charity Name**

eXp-Experiencing Faith in Cowal

**Charity "Known as" Name**

eXp

**Charity Number**

SC046355

**Address**

[REDACTED]

[REDACTED]

#### **Structure, Governance & Management**

**Constitution**

eXp is a SCIO (a Scottish Charitable Incorporated Organisation), registered on 19<sup>th</sup> February 2016. It is governed by its Constitution, which has not been amended since the registration of the SCIO.

**Appointment of Trustees**

The five founding Trustees were named in the application for SCIO status, and are deemed to have been appointed as Charity Trustees from the date of registration of the SCIO. The Board of Trustees can appoint additional Trustees at any Board meeting. All Trustees must retire from office at each AGM, but may then be re-appointed as specified under Clause 26 of the Constitution. There must be a minimum of 3 and a maximum of 10 Trustees. Trustees generally meet quarterly.

eXp is a "Single-Tier SCIO", i.e. the Trustees are the only Members of the Charity.

**Management**

The Trustees are responsible for the strategic direction and governance of the SCIO. Day-to-day running of eXp is delegated to the Youth Work Team Leader, who line manages the paid staff and volunteers.



## **Objectives and Activities**

### **Charitable Purposes**

The organisation is established for charitable purposes only, and in particular, the objects are:

1. The advancement of education through engaging with and working alongside schools in Cowal, offering both formal and informal educational programmes and activities so that young people are better equipped to make good choices.
2. The organisation of recreational activities with the object of improving the conditions of life for the children and young people of Cowal, thereby assisting the development of their physical, mental, emotional and spiritual wellbeing.
3. The advancement of religion by fulfilling the above purposes at all times within a framework of Christian faith and values, working in active engagement with the Church of Scotland congregations in Cowal and with other Cowal churches and other agencies.

### **Activities**

EXp runs clubs and activities in Dunoon on a weekly basis during the school term, and less frequently in other locations in Cowal. It also runs residential holidays in the summer holidays, in partnership with Scripture Union Scotland, and residential weekends during the school year. Staff, volunteers and young people participate in other youth activities in Argyll and across Scotland on an occasional basis. Many of our activities are run in close partnership with Dunoon Grammar School and its feeder Primary Schools. Most activities are run in association with the Cowal churches, especially the Church of Scotland, Dunoon Baptist Church, Holy Trinity Episcopal Church, St Mun's Roman Catholic Church, and New Life Christian Fellowship. For further details, please see below.

### **Achievements and Performance**

eXp's mission is to support, encourage and equip the children and young people of Cowal to make good choices and enhance their well-being, within the framework of Christian faith and values.

#### **Weekly Youth Club**

eXp runs a Youth Club every Friday in term-time. Around 27 young people attend regularly, with over 35 on the register. The club is staffed by the eXp youthworkers, volunteers and trainee leaders (Rookies). For many young people, this is the first eXp activity they encounter. The emphasis is on giving them an exciting and enjoyable programme of activities, with some spiritual input as well. Once each month, a "Going Deeper" session explores an aspect of faith more deeply. A "Warm Places" grant from Argyll Presbytery has enabled us to provide healthy eating information and a hot meal to our volunteers and Rookies before each Club evening.

#### **Leadership Training.**

Leadership training is a key aspect of our work. Training is provided for "Rookies" (S4-S6) and "Steppers" (S2-S4). Grant funding from the Augusta Lamont Bequest and the Garfield Weston Foundation has enabled us to employ a full-time youthworker to coordinate this training. In the academic year 2023-24, 12 young people were involved in our leadership training programme. In the school year which began in August 2024, 13 young people are undertaking the programme. They help to run eXp activities, and in doing so provide excellent role models for the younger teenagers and primary school children.

#### **eXp School of Music.**

The eXp School of Music met monthly for developing group performance skills. Individual tuition is also offered to those interested. In 2023-24 around 20 young people were regularly involved in the School of Music programme. We held another "Ceilidh, Cake and Concert" in the Dunoon Burgh Hall in May. This was attended by over 100 people, and raised over £800 for the School of Music and our summer camp. The School of Music House Band helped to run a Café Church missional outreach at Dalmuir/Barclay Church of Scotland in Clydebank in February, attended by over 75 young people.



### Residential Events.

During the summer holidays eXp ran a week-long summer residential holiday at the SU Scotland residential centre at Whithaugh Park in the Scottish Borders. The week was attended by 33 young people. A weekend residential training weekend for our Rookies and Steppers took place in March.

### Support for Local Churches

eXp helped the Cowal Kirk to run a Summer Holiday Club in August. We now help with the Cowal Kirk's monthly "Pizza Church", a new worshipping community which meets monthly on a Friday after school. Attendance from non-churchgoing families has been very encouraging.

### Community involvement.

Exp's MAD (Make A Difference) Club meets weekly at lunch-time in Dunoon Grammar School. Up to 40 young people are involved each week. A community project for the current year is to help set up a new Community Garden in Sandbank.

### Support for Dunoon Grammar School.

A key focus for eXp is the support of pupils and staff at Dunoon Grammar School. We helped to run a P7 Leavers Transition evening in January. This gave us opportunity to prepare all the young people for entry into the Grammar School in the following school year.

The School provided funds for eXp's Support Worker for Vulnerable Young People to work as a school support worker for one and a half days per week in term time. In this role he helps young people who struggle to maintain involvement in main-stream classes and with peer relationships more generally. Our Team Leader does some one-to-one mentoring of young people at the request of the young people and their parents.

eXp aims to provide a staff member to be present to support the school staff over lunchtimes during term. This presence helps us to deepen relationships with vulnerable young people and to provide one-to-one support when needed.

### Support for Primary Schools across Cowal

A team of eXp volunteers, with the help of the children, enacts Bible stories in four of the local Primary Schools each term. These "Open the Book" stories are specially written for Primary School children by the Bible Society, and help with the schools' delivery of the RME curriculum. eXp also runs assemblies in Primary Schools on specific topics.

### Staff and Volunteers.

eXp's work with young people depends on its excellent staff of two youth workers, led by our Team Leader, [REDACTED] ably supported by a part-time Administrator, and by 20 regular volunteers. Many of the volunteers were previously involved with eXp as young people. An apprentice youth worker also contributed greatly to the work during the year. The staff are based at the eXp office, which moved in March [REDACTED]

### **Financial Review**

Funds for pay, activities and rent came predominantly from grants from 5 grant-giving bodies, which are listed in Note 2 to the accounts.

### **Reserves Policy**

The unrestricted funds represent income received but not yet utilised in supporting charitable activities. At 31<sup>st</sup> October 2024 the charity held £16,264 in unrestricted funds, and the Trustees consider this to be sufficient to allow them to manage the charity's operations.



**Plans for the coming year**

eXp plans to undertake its normal youthwork activities in the coming year. In addition, eXp plans to:

- Continue and increase the support it gives to staff and pupils of Dunoon Grammar School
- Develop the programme of “Open the Book” sessions in Primary Schools
- Further develop the training of young leaders.
- Further develop the “Make a Difference” Club.
- Explore new avenues of funding.
- Involve more volunteers in its activities.
- Further strengthen its relationships with the Cowal churches.



## Statement of Receipts and Payments, for the Period 1<sup>st</sup> Nov 2023 to 31<sup>st</sup> Oct 2024

	Note	Unrestricted Funds	Restricted Funds	Total November 2023 October 2024	Total Previous Period Nov 2022 – Oct 2023
<b>Receipts</b>	1				
Donations		8,835	11,000	19,835	6,242
Grants	2	26,025	17,632	43,657	53,627
Receipts from Charitable Activities	3	-	4,849	4,849	9,485
Bank Interest		87	-	87	-
<b>Total Receipts</b>		<b>34,947</b>	<b>33,481</b>	<b>68,428</b>	<b>69,354</b>
<b>Payments</b>	1				
Cost of Charitable Activities	4	35,765	34,774	70,539	70,347
Governance Costs	5	120	-	120	-
<b>Total Payments</b>	1	<b>35,885</b>	<b>34,774</b>	<b>70,659</b>	<b>70,347</b>
<b>Surplus / (Deficit) for the year</b>	1	<b>(938)</b>	<b>(1,293)</b>	<b>(2,231)</b>	<b>(993)</b>

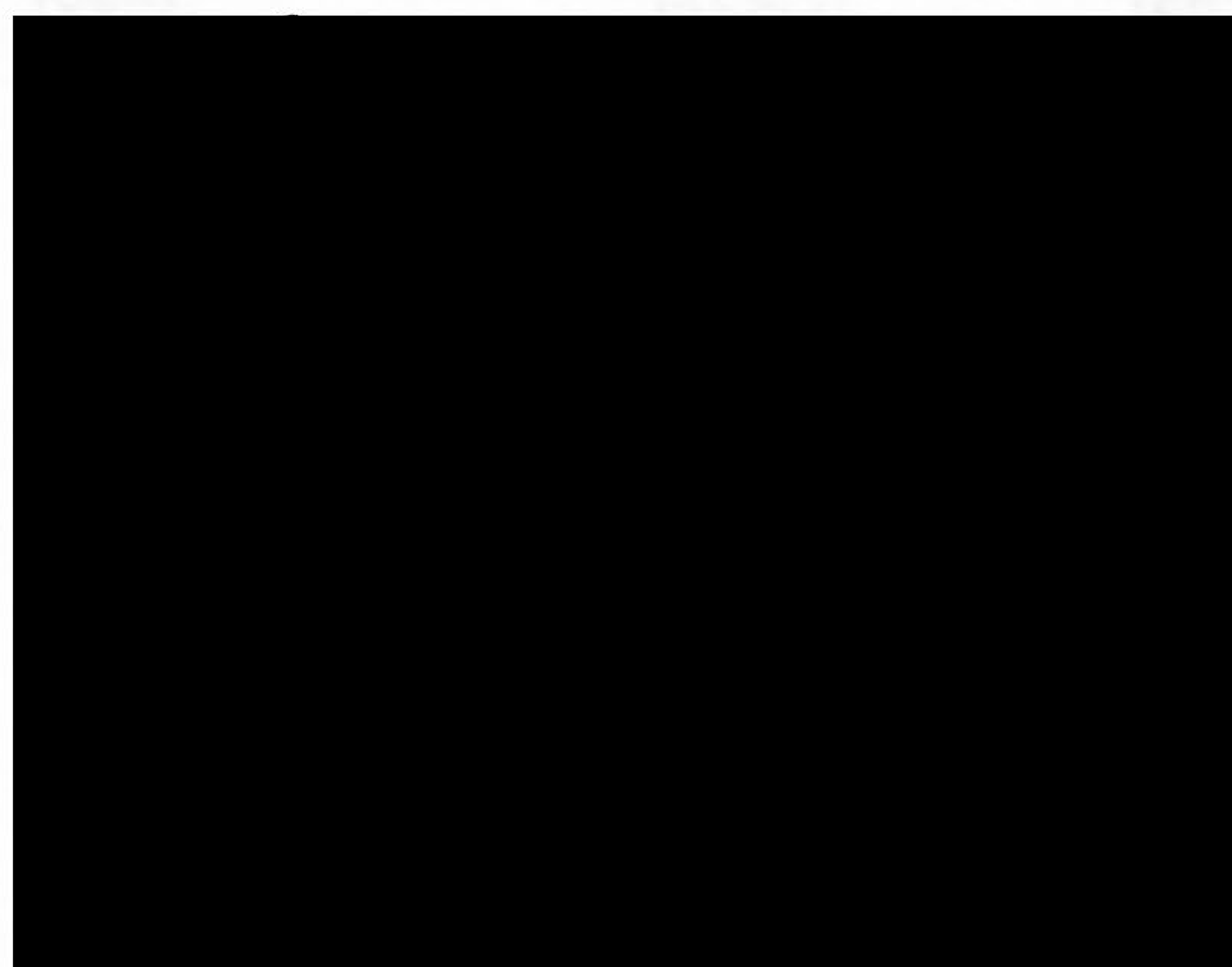


## Statement of Balances, as at 31<sup>st</sup> Oct 2024

<b>Funds Reconciliation</b>	<b>Note</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Nov 2023 - Oct 2024</b>	<b>Total Previous Period, Nov 2022 - Oct 2023</b>
Cash at Bank & In Hand, 1 November 2023		17,201	41,455	58,656	59,649
Surplus / (Deficit) for current period		(938)	(1,293)	(2,231)	(993)
Cash at Bank & In Hand, 31st October 2024	6	16,264	40,162	56,426	58,656
<b>Bank &amp; Cash Balances</b>					
Bank Current Account		6,128	20,162	26,290	58,631
Bank Deposit Account		10,087	20,000	30,087	
Cash in Hand		49	-	49	25
<b>Total</b>		16,264	40,162	56,426	58,656

The notes on pages 6, 7 and 8 form an integral part of these accounts.

Approved by the Trustees on 20<sup>th</sup> March 2025 and signed on their behalf by:-





## Notes to the Accounts – For the Period 1<sup>st</sup> November 2023 to 31<sup>st</sup> October 2024

### 1. Basis of Accounting:

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

### 2. Grants Received:

During this period, a number of grants were received:

	Unrestricted Funds	Restricted Funds	Total Nov 2023 to Oct 2024
Garfield Weston	5,000	-	5,000
Presbytery of Argyll	-	500	500
Augusta Lamont Bequest	19,640	16,792	36,432
Co-op	1,385	-	1,385
Argyll & Bute Council	-	340	340
	-		
<b>Total Grants Received</b>	<b>26,025</b>	<b>17,632</b>	<b>43,657</b>

### 3. Receipts from Charitable activities

	Unrestricted Funds	Restricted Funds	Total November 2023 to October 2024
School Year Events	-	775	775
Summer Camp	-	3,231	3,231
Youth Club	-	843	843
<b>Total Receipts</b>		<b>4,849</b>	<b>4,849</b>



#### 4. Payments relating directly to Charitable Activities.

	Unrestricted Funds	Restricted Funds	Total November 2023 to October 2024
Employment Costs	20,207	17,359	37,566
Summer Camp	-	8,580	8,580
Rental of premises	6,937	2,794	9,731
Activities	-	1,259	1,259
Publicity, Printing & Postage	135	54	189
Materials & Equipment	2,690	1,494	4,184
Travel	710	295	1,005
Other	5,086	2,939	8,025
<b>Total Payments</b>	<b>35,765</b>	<b>34,774</b>	<b>70,539</b>

#### 5. Governance costs

Two payments of £60 were paid to [REDACTED] for auditing the eXp accounts for Nov 2021 to Oct 2022 and Nov 2022 to Nov 2023. Both are shown in these 2023-24 accounts. No remuneration was paid to Trustees or any connected persons in this period.

#### 6. Analysis of Restricted Funds

	School Year Events	Youth worker	AV/Dig Comm	eXp Summer Youth Camp	School of Music	Youth Club	Appre- ntice Youth Worker	Living Well	Total Nov 2023 to Oct 2024
<b>Receipts</b>									
Grants	3,292	6,000	-	8,000	-	340	-	-	17,632
Donations	100	10,000	-	900	-	-	-	-	11,000
Receipts from Charitable Activities	775	-	-	3,231	-	843	-	-	4,849
<b>Total Receipts</b>	<b>4,167</b>	<b>16,000</b>	<b>-</b>	<b>12,131</b>	<b>-</b>	<b>1,183</b>	<b>-</b>	<b>-</b>	<b>33,481</b>
<b>Total Payments</b>	<b>4,263</b>	<b>10,151</b>	<b>3,029</b>	<b>11,993</b>	<b>526</b>	<b>1,234</b>	<b>925</b>	<b>2,653</b>	<b>34,774</b>
Balance on 1st Nov 2023	5,823	16,598	4,858	6,950	2,800	261	925	3,239	41,454
Balance on 31st Oct 2024	5,727	22,447	1,829	7,088	2,274	210	0	586	40,161



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Independent examiner's report on the accounts v2						
Charity name eXp – Experiencing Faith in Cowal						
SC046355						
Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	November	2023	To	31	October	2024
1-8					(remember to include the page numbers of additional sheets)	

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

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.

In the course of my examination, no matter has come to my attention [~~other than that disclosed on the attached page\*~~]

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, 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.

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

	Date:	1/6/25

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.



APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose