

SC023271

St Columba's Episcopal Church Brora

Incorporating the congregations at St Columba's, Brora, St Maelrubha's, Lairg

Accounts for the year to 30th September 2025

St Columba's, Brora

Reference and Administrative Information

SC023271

Principal Address

St Columba's Episcopal Church
Victoria Road
Brora
KW10 6QN

Charity Trustees

(Vestry Members)	Revd Canon Simon Scott	Priest in Charge	Appointed 01.01.25
	The Most Reverend Mark Strange		
	Louise Monaghan	Treasurer	
	Ann Taylor		
	Sue Greenbank		

Independent Examiner

R F Lander
Cathkin
Nelson Road
Forres
IV36 1DR

Bankers

Virgin Money
Bank of Scotland

St Columba's, Brora

Annual Report of the Congregation Trustees

The Trustees present their annual report together with the financial statements for the year ended 30th September 2025

Structure and governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Trustees report as follows:

1. St Columba's Brora is a registered Scottish Charity (SC023271)
2. It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church
3. The superior authority is the Bishop of Moray, Ross and Caithness.
4. All of its affairs are governed by the members of the congregation, with named persons having particular duties and responsibilities.

Appointment of Trustees from the congregation

Members of the congregation are elected or appointed by the Annual General 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 trustee members are familiar with the Church's values, aims and responsibilities as the designated trustees of the charity.

Administrative structure

It is the duty of the trustees 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 trustees keep under review the major risks to which the church is exposed and has established procedures to mitigate any risks identified.

Charitable objectives, activities and achievements

The principal activities of this church include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs, social meetings, for groups of all ages.

Volunteers

The trustees are grateful for the time freely given by volunteers, without whom many of the activities would be unable to operate.

Achievements and performance

In this year the vestry have been pleased to welcome Rev Canon Simon Scott as priest in charge. It has been good to have been able to continue to offer two worship service each month - the first being a Service of Healing and the second a Eucharist. As well as these services, other 'special' services have also been offered such as Reflections on Good Friday and on the Feast of the Annunciation. It has been particularly pleasing to welcome a considerable number of visitors to two concerts and an art exhibition during the Season of Creation.

Web site

A web site is kept up-to date with regular posts and news of events, service times and other information. Our weekly mailing of sermons to all our congregations, by web-site posting, email and post started during the pandemic have continued, this being an a very important as part of our communication with a scattered congregation some of whom are not able to get to church very frequently and continues to help us to attract visitors to the area.

St Columba's, Brora

Financial review

The accounts show a deficit over income of £4,959. The majority of this can be attributed to joiner works after a flood and the purchase of a piano. Ignoring the £10K legacy in the previous year the income remained pretty static.

Reserves

The funds held are unrestricted and available for charitable purposes as the trustees see fit.

Plans for future periods

To grow our mission work in the community and spread the good news to those that come within the walls of our little church.

Statement of responsibilities of trustees

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The trustees 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 trustees



The Reverend Canon Simon Scott

Date: 09.06.26

St Columba's, Brora

Independent Examiner's Report

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on the following pages.

Respective responsibilities of Vestry Members 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 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) (the 2006 Regulations). The charity trustees consider the audit regulation of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1) of the 2005 Act and to state whether particular matters have come to my attention.

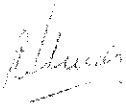
Basis of independent examiner's statement

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 other than disclosed below

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.



R F Lander
Chartered Accountant
Forres
Date: 12th June 2026

St Columba's, Brora

Receipts & Payments Account for the Year Ended 30th September 2025

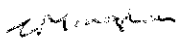
		<u>2025</u>	<u>2024</u>
		<u>£</u>	<u>£</u>
Receipts			
	Note		
Donations	2	5,139	15,174
Investment Income	3	<u>1,238</u>	<u>1,088</u>
		<u>6,377</u>	<u>16,262</u>
Payments			
Payments for Charitable Activities			
Church Expenses	4	7,482	5,971
Property Expenses	5	<u>3,853</u>	<u>3,064</u>
		<u>11,335</u>	<u>9,035</u>
Deficit/surplus for year		<u>- 4,959</u>	<u>7,226</u>

St Columba's, Brora

Statement of Balances as at 30th September 2025

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Cash at bank and in hand		
Balance at beginning of year	48,620	41,394
Surplus/deficit for year	- 4,959	7,226
Balance at end of year	<u>43,661</u>	<u>48,620</u>
Bank of Scotland	21,090	23,622
Cash	-	45
Virgin Money	<u>22,571</u>	<u>24,954</u>
	<u>43,661</u>	<u>48,620</u>
Investments		
Unit Trust Pool		
Market value 30.09.24	38,132	33,090
Unrealised gain/loss in period	<u>3,510</u>	<u>5,042</u>
Market value 30.09.25	<u>41,642</u>	<u>38,132</u>

Approved on behalf of the Trustees



Louise Monaghan

Treasurer

Date: 16.10.25

St Columba's, Brora

Notes to the accounts for the year to 30th September 2025

1. Funds

The general fund is held to support the work of the church. There are no restricted funds at present

	2025	2024		
	Total	£		
2. Congregational & Voluntary Income				
General collections & free will offerings	5,139	4,869		
Gift aid tax recovery	-	-		
Donations	-	10,305		
	<u>5,139</u>	<u>15,174</u>		
3. Investment Income				
Unit Trust Distribution	1,238	1,088		
	<u>1,238</u>	<u>1,088</u>		
4. Church Expenses				
Worship Materials	55	154		
Professional Fees	545	50		
Diocesan Quota	4,164	5,767		
Sundries	168	-		
	<u>7,482</u>	<u>5,971</u>		
5. Property Expenses				
Insurance	796	778		
Use of Premises	900	900		
Repairs	1,933	926		
Heat and Light	223	460		
	<u>3,853</u>	<u>3,064</u>		
6. Investments				
Unrestricted funds		Income		
	2025	2024		
		2025	2024	
		£	£	
UTP Units	1,250	1,250	1,238	1,088
Unit price	£ 33.31	£ 30.51		
Market at year end	41,642	38,132		
Movement in market value	3,510	5,042		

7. Statement of Funds

	2025	2024
	£	£
Funds value at 30.09.24	86,752	74,484
Income - voluntary	5,139	15,174
investment	1,238	1,088
Capital appreciation/depreciation in units	3,510	5,042
Expenditure	- 11,335	- 9,035
Fund value at 30.09.25	<u>85,303</u>	<u>86,752</u>
Bank	43,661	48,620
Investments	41,642	38,132
	<u>85,303</u>	<u>86,752</u>