

eXp – Experiencing Faith in Cowal

Trustees' Annual Report and Accounts for 1st November 2024 to 31st October 2025

The Trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the period 1st November 2024 to 31st October 2025

Reference & Administrative Information.

Charity Name

eXp-Experiencing Faith in Cowal

Charity "Known as" Name

eXp

Charity Number

SC046355

Address

Minahey Cottage, Kames, Tighnabruaich, PA21 2AD

Current Trustees as at 31 Oct 2025

Mr Collin Adams Chair
 Dr Christopher Brett Secretary and Treasurer
 Mr Robert Mitchell
 Ms Catherine Montgomery
 Mr James Anderson
 Mrs Jenny Wright
 Mr Gordon McCaw
 Mrs Kathleen Henderson

Structure, Governance & Management

Constitution

eXp is a SCIO (a Scottish Charitable Incorporated Organisation), registered on 19th 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 25 young people attend regularly, with over 39 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.

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 allocate staff time for this training. In the academic year 2024-25, 8 young people were involved in our leadership training programme. In the school year which began in August 2025, 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.

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 28 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 25 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. Our Team leader, Mrs Susan Whyte, retired during the year. We were very pleased to appoint Mr Jack McGinnigal as Team Leader in her place in April 2025. We were unable to recruit a second youthwork to replace Jack after his promotion, in spite of extensive advertising of the post. We have since recruited Ms Mandy Murphy as part-time Operations Manager, to help release the Team Leader for full-time youthwork.

Our youthworkers are ably supported by a part-time Administrator, and by 20 regular volunteers. Many of the volunteers were previously involved with eXp as young people. The staff are based at the eXp office, which is located at 63 Hillfoot St, Dunoon.

Financial Review

Funds for pay, activities and rent came predominantly from grants from 3 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 31st October 2025 the charity held £31,131 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 1st Nov 2024 to 31st Oct 2025

	Note	Unrestricted Funds	Restricted Funds	Total November 2024 October 2025	Total Previous Period Nov 2023 – Oct 2024
Receipts	1				
Donations		4,686	1,810	6,496	19,835
Grants	2	28,713	34,209	62,922	43,657
Receipts from Charitable Activities	3	233	10,696	10,929	4,849
Bank Interest		310	-	310	87
Total Receipts		33,942	46,715	80,657	68,428
Payments	1				
Cost of Charitable Activities	4	19,015	34,633	53,648	70,539
Governance Costs	5	60	-	60	120
Total Payments	1	19,075	34,633	53,708	70,659
Surplus / (Deficit) for the year	1	14,867	12,082	26,949	(2,231)

Statement of Balances, as at 31st Oct 2025

Funds Reconciliation	Note	Unrestricted Funds	Restricted Funds	Total Nov 2024 - Oct 2025	Total Previous Period, Nov 2023 - Oct 2024
Cash at Bank & In Hand, 1 November 2024		16,264	40,162	56,426	58,656
Surplus / (Deficit) for current period		14,867	12,081	26,949	(2,231)
Cash at Bank & In Hand, 31st October 2025	6	<u>31,131</u>	<u>52,243</u>	<u>83,375</u>	<u>56,426</u>
Bank & Cash Balances					
Bank Current Account		20,724	12,243	32,967	26,290
Bank Deposit Account		10,397	40,000	50,397	30,087
Cash in Hand		11	-	11	49
Total		<u>31,131</u>	<u>52,243</u>	<u>83,375</u>	<u>56,426</u>

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

Approved by the Trustees on

5/3/2026

and signed on their behalf by:-

Mr Collin Adams
Chair

Collin Adams 4th June 2026

Dr Chris Brett
Treasurer

C. T. Brett 4th June 2026

Notes to the Accounts – For the Period 1st November 2024 to 31st October 2025

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 2024 to Oct 2025
Garfield Weston	5,000	-	5,000
Augusta Lamont Bequest	21,750	34,209	55,959
Co-operative Bank	1,963	-	1,963
Total Grants Received	28,713	34,209	62,922

3. Receipts from Charitable activities

	Unrestricted Funds	Restricted Funds	Total November 2024 to October 2025
School Year Events	-	1,357	1,357
Summer Camp	-	515	515
Youth Club	-	824	824
Youth Worker	-	8,000	8,000
Unrestricted	233	-	233
Total Receipts	233	10,696	10,929

4. Payments relating directly to Charitable Activities.

	Unrestricted Funds	Restricted Funds	Total November 2024 to October 2025
Employment Costs	4,273	18,143	22,416
Summer Camp	-	6,294	6,294
Rental of premises	7,520	447	7,967
Activities	-	4,462	4,462
Publicity, Printing & Postage	235	54	289
Materials & Equipment	966	1,874	2,840
Travel	-	739	739
Other	6,021	2,620	8,641
Total Payments	19,015	34,633	53,648

5. Governance costs

A payment of £60 was paid to Linda Wilson for auditing the eXp accounts for Nov 2023 to Oct 2024. 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	Total Nov 2024 to Oct 2025
Receipts							
Grants	2,834	26,375	-	5,000	-		34,209
Donations	-	-	-	1,810	-	-	1,810
Receipts from Charitable Activities	1,357	8,000	-	515	-	824	10,696
Total Receipts	4,192	34,375	-	7,325	-	824	46,715
Total Payments	5,268	19,581	-	8,676	-	1,108	34,633
Balance on 1st Nov 2024	5,727	22,447	1,829	7,088	2,274	796	40,161
Balance on 31st Oct 2025	4,650	37,241	1,829	5,737	2,274	512	52,243

APPENDIX 3



	Independent examiner's report on the accounts v2						
Report to the trustees/members of	Charity name eXp – Experiencing Faith in Cowal						
Registered charity number	SC046355						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	November	2024	To	31	October	2025
Set out on pages	1-8					(remember to include the page numbers of additional sheets)	
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) 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.						
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 [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:					Date:	1/6/26	
Name:	LINDA A WILSON						
Relevant professional qualification(s) or body (if any):	RETIRED BANK OFFICER						
Address:	29 BERRYBURN KAMES TIGHNABRUICH ARGYLL PA21 2BQ						

*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