Registered Charity No. SC012153

Office Address: Opportunities in Retirement Largs
133 Main Street, Largs, KA30 8JH

Website: www.oirlargs.org.uk

Receipts and Payments Account for year ended 31st March 2026

	2025-26	2024-25
Receipts	£	£
Membership Subscriptions - Note 1	12,803	11,551
Gift Aid Reclaim - Note 2	0	2,783
Group Contributions - Note 3	21,522	21,763
Donations	337	52
Interest	0	0
Outings - Note 7	10,115	6,534
Total Receipts	44,777	42,683
Payments		
Venue Charges - Notes 5, 7	28,185	24,407
Group Expenses	312	19
Office	9,355	9,061
Insurance	398	473
Printing and Stationery - Note 8		438
Postage	31	132
Donations to Speakers	480	560
Miscellaneous	0	0
Outings	9,665	7,482
Total Payments	48,427	42,572
Surplus/Deficit for the current year	3,651	

Statement of Balances as at 31st March 2026

	2025-26	2024-25
Opening Bank Balances	**£**	**£**
Royal Bank - Treasurers Account	**5,129.99**	**19,705.98**
Bank of Scotland - Treasurers Account	**14,846.99**	**160.00**
TOTAL OPENING	**19,976.98**	**19,865.98**
Deficit for year to date	**3,651.23**	
Cash in Hand	**88.88**	
Balance	**16,414.63**	
Closing Bank Balances		
Royal Bank - Treasurers Account	**3,186.05**	**5,129.99**
Bank of Scotland - Treasurers Account	**13,140.80**	**14,846.99**
Cash in Hand	**88.00**	
TOTAL CLOSING	**16,414.85**	**19,976.98**
There are no Restricted Funds		

Notes:

1. **Membership numbers remained stable.**
2. **Gift Aid refund not received from HMRC by the year end. Will appear in next years accounts. Expected amount is £1850 (slightly less than usual because last years was overclaimed and a correction had to be made.**
3. **Group Contributions were almost identical (small decrease).**
4. **The Bank of Scotland announced the impending closure of its Largs branch in 2026. This is a very significant problem.**
5. **All operating expenses and receipts are now handled via the Bank of Scotland.**
6. **Outings made a small profit in this financial year.**
7. **Venues charges increased substantially.**
8. **Miscellaneous office costs were all bundled together in the accounts.**

Approved by the Management Committee and signed on their behalf.

Jean Stuart, OIR Chairperson, 15th April 2026

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I have examined the records and believe them to be complete and in accordance with the requirements of OSCR for organisations with turnover less than £250,000 per annum.

Kaye Johnstone

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Independent Examiner, TACT (Ayrshire Community Trust) – 14th May 2026

Other Comments:

1. **Banking Arrangements**

   Bank of Scotland account on-line banking is setup and is used for payments when possible with two to authorise each payment.

   With the imminent closure of the Bank Of Scotland news is awaited concerning what facilities may be available for handling cash in Largs. Local MSPs are on the case.

2. **Current Bank Balance**

   The requirement of OSCR, the charities regulator, for accounts with a turnover of less than £250,000, is that the financial statement is a snapshot of the position at the 31st of March each year. It does not allow for income that is held for future payments or for charges still to be received for the current year.

   We have a sizeable bank balance but made an operating loss this year. Taking account of the Gift Aid not yet received the loss is approximately £2000

3. **Membership Charges for 2026-27**

   The committee proposes that the annual Membership Fee remains at £15

   The committee proposes a review of the Attendance Charges - an increase is likely .

Richard Lerski
Treasurer
31st March 2026