

APPENDIX 3



Independent examiner's report on the accounts							v2
Charity name		St Margarets Episcopal Church Renfrew					
Registered charity number		SC012004					
Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
01	09	2024	to	31	08	2025	
Set out on pages						(remember to include the page numbers of additional sheets)	

Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

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:

 *[Signature]*

Date:

12/10/25

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

I.C.A.S

Address:



*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

St Margarets Income 2024 - 2025

Month	Pledge	Collect	Church Donations	Bequests	Fees for Occasional Offices			Quota Relief	Grants	Compassion			Refunds	Tax Refund	Property Rental - Rectory			Fundraising Events	Hall Fees	External Charities	Lent	Funeral Collection	Interest	Sundries	Total	
					Church Donations	Bequests	Occasional Offices			Donations	Refunds	Rectory			Fundraising Events	Hall Fees	External Charities									
Sep-24	903.50	64.95	0.00	0.00	0.00	0.00	614.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	645.40	0.00	530.00	0.00	0.00	0.00	0.00	0.00	71.44	0.00	£2,830.19	
Oct-24	1106.00	2.00	0.00	0.00	0.00	0.00	614.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	645.40	284.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	£2,952.30
Nov-24	926.00	34.50	0.00	0.00	0.00	0.00	614.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	645.40	80.00	380.00	65.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	£2,745.80
Dec-24	1116.00	97.51	260.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	645.40	0.00	300.00	377.29	0.00	0.00	0.00	0.00	46.41	0.00	£2,842.61	
Jan-25	826.00	150.00	5.10	0.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00	644.20	0.00	220.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	£1,935.30
Feb-25	951.00	79.00	55.00	1000.00	0.00	0.00	545.80	500.00	45.00	35.22	0.00	0.00	0.00	0.00	644.20	200.10	380.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.00	£4,444.32
Mar-25	926.00	47.00	0.00	0.00	0.00	0.00	545.80	0.00	70.00	0.00	0.00	0.00	0.00	0.00	632.20	0.00	377.00	0.00	0.00	0.00	77.00	0.00	22.39	0.00	£2,697.39	
Apr-25	1001.00	17.00	0.00	0.00	0.00	0.00	545.80	0.00	50.00	0.00	0.00	0.00	0.00	0.00	644.20	0.00	240.00	0.00	0.00	0.00	125.60	0.00	0.00	0.00	£2,623.60	
May-25	1032.00	37.00	300.00	0.00	0.00	0.00	545.80	0.00	228.00	50.00	0.00	0.00	0.00	0.00	644.20	0.00	480.00	0.00	0.00	0.00	47.40	0.00	0.00	0.00	£3,364.40	
Jun-25	881.00	24.60	315.00	0.00	0.00	0.00	545.80	0.00	40.00	0.00	0.00	2737.78	0.00	0.00	647.80	0.00	2745.00	0.00	0.00	0.00	0.00	0.00	5.41	0.00	£7,942.39	
Jul-25	1106.00	45.00	0.00	0.00	0.00	0.00	545.80	0.00	60.00	0.00	0.00	0.00	0.00	0.00	1288.40	0.00	1710.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	£4,755.20	
Aug-25	1016.00	3.20	900.00	0.00	0.00	0.00	545.80	0.00	55.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1370.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	£3,890.00	
	11790.50	601.76	1835.10	1000.00	0.00	0.00	5665.30	500.00	563.00	85.22	2737.78	7726.80	564.10	9032.00	517.29	250.00	145.65	9.00	43023.50							

St Margarets Expenditure 2024 - 2025

Month	Stipend	3rd Party Donations	Online Services	Printing & Stationary	Clergy Expenses	Pastoral Associates Expenses										Unrestricted Total	Notes	Restricted	Total_All	
						Compassion	Discipleship	Insurance	Church Maintenance	Hall Maintenance	Grounds Maintenance	Rectory Maintenance	Sacristy	Outreach Projects	Sundries					Energy
Sep-24	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	131.65	0.00	0.00	60.00	50.85	0.00	0.00	0.00	0.00	209.04	2648.54	0.00	2648.54
Oct-24	2178.00	0.00	19.00	0.00	0.00	0.00	89.10	135.72	55.62	159.20	60.00	50.85	0.00	0.00	0.00	0.00	256.73	3004.22	0.00	3004.22
Nov-24	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	135.73	0.00	0.00	60.00	702.39	0.00	0.00	100.00	0.00	413.08	3608.20	0.00	3608.20
Dec-24	2178.00	0.00	239.73	75.29	131.31	0.00	161.23	135.73	0.00	29.99	0.00	52.85	13.50	65.00	0.00	0.00	724.73	3807.36	0.00	3807.36
Jan-25	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	135.73	53.19	0.00	0.00	52.85	11.97	0.00	0.00	0.00	861.70	3312.44	250.00	3562.44
Feb-25	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	135.73	13.53	0.00	0.00	92.85	156.34	45.29	0.00	0.00	1097.07	4144.81	0.00	4144.81
Mar-25	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	135.73	822.79	0.00	0.00	52.85	0.00	0.00	0.00	0.00	914.57	4122.94	0.00	4122.94
Apr-25	2178.00	0.00	19.00	0.00	0.00	0.00	0.00	135.73	1399.20	23.99	47.00	52.85	193.90	0.00	0.00	0.00	809.30	4922.97	0.00	4922.97
May-25	2163.74	250.00	216.59	98.65	197.10	0.00	51.47	135.73	0.00	75.38	89.50	52.85	0.00	0.00	0.00	0.00	677.93	4136.94	0.00	4136.94
Jun-25	2163.74	0.00	19.00	0.00	0.00	0.00	0.00	135.73	72.00	0.00	65.00	52.85	0.00	0.00	0.00	0.00	909.88	3482.20	0.00	3482.20
Jul-25	2163.74	0.00	19.00	0.00	0.00	0.00	0.00	135.73	0.00	0.00	65.00	52.85	0.00	0.00	0.00	0.00	311.76	2812.08	0.00	2812.08
Aug-25	2163.74	0.00	205.40	14.15	270.81	0.00	71.50	135.73	0.00	64.78	65.00	702.85	0.00	0.00	0.00	0.00	282.52	4168.48	0.00	4168.48
	26078.96	250.00	832.72	188.09	599.22	0.00	373.30	1624.67	2416.33	353.34	511.50	1969.74	375.71	517.29	100.00	0.00	7488.31	44171.18	250.00	44421.18

St Margarets Balance Sheet 2024 - 2025

ST MARGARET'S SCOTTISH EPISCOPAL CHURCH
 BALANCE SHEET
 AS AT 31 AUGUST 2025

	2025	2024
Fixed Assets		
Sound System	250	250
Photocopier	250	250
Total	500	500
Bank Balance and Cash In Hand Unrestricted		
Opening Balance	38510	43169
Surplus/(Deficit)	-1148	-4660
Closing Balances	37362	38510
Restricted Funds		
Opening Balance	1632	
Surplus/(Deficit)	-250	1632
Closing Balances	1382	1632
TOTAL ASSETS	39244	40642

Lloyds Banking Shares 62