

APPENDIX 3



		Independent examiner's report on the accounts						V2
Report to the trustees/members of	Charity name	Milestone Christian Fellowship, Bridge Street, Girvan, KA26 9HG						
Registered charity number	SC-044295							
On the accounts of the charity for the period	Period start date	Day	Month	Year	to	Day	Month	Year
		1	January	2024		31	December	2024
Set out on pages	Single page only	(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:	29 June 2026	
Name:	Craig Bradshaw							
Relevant professional qualification(s) or body (if any):	• MBA (University of the West of Scotland) • PG Dip Marketing and Business Management (UWS) • Member of the Chartered Institute of Journalists • Member of the Chartered Institute of Marketing							
Address:	Flat 1f Left 4 Hamilton Street Girvan KA26 9EY							

*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

Note 1: Accounting Records & Reconciliation

The financial records and bank statements for 2024 have been reviewed. The opening bank balance of £15,174.98 and closing balance of £27,285.62 agree fully with the Statement of Cash Flows. No discrepancies or unreconciled items were identified during the review.

Note 2: Income Sources

Total income for the year was £69,335.08. The main source was General Giving (£47,401.30), supported by Gift Aid (£7,014.62), Designated Giving (£5,750.00), and Donations (£4,702.10). All income received was recorded in the period it fell due, and no material unrecorded income was noted.

Note 3: Expenditure & Authorisation

Total expenditure amounted to £57,224.24, with the largest categories being Staff Costs (£28,987.00), Utilities (£9,840.28), and Missions & Outreach (£8,054.98). Two one-off payments of £5,000 each were made to Foundation Scotland.

Note 4: Liquidity & Reserves

At 31 December 2024, the charity held unencumbered bank balances of £27,285.62. This level of reserves is considered sufficient to meet ongoing commitments and operational costs, with no evidence of financial difficulty or over-commitment during the year.

Statement of Cash Flows

Milestone Christian Fellowship

1 January - 31 December 2024

Income	2023	2024
Designated Giving	£610.00	£5,750.00
Designated for Kalayaan	£0.00	£1,318.00
Donation	£852.17	£4,702.10
General Giving	£38,634.74	£47,970.86
Giftaid	£0.00	£7,010.62
Lets	£0.00	£540.00
Other (Refunds from Utilities)	£0.00	£2,609.06
Total Income	£40,096.91	£69,900.64

Expense Type	2023	2024
Building Loan Payment	-£4,534.80	-£4,534.80
Donations	-£20.00	£0.00
Utilities (Electricity/Water)	-£10,071.00	-£9,840.28
Conference Costs (Alpha Day Away)	£0.00	-£100.00
Payroll Management	-£322.80	-£198.00
Insurance	-£993.53	-£1,021.85
Missions	-£1,715.00	-£1,960.00
Outreach	-£39.81	-£6,094.98
Pastoral: Income Tax/NI	-£3,109.71	-£4,391.76
Pastoral: Net Salary	-£19,834.75	-£22,106.36
Pension Admin Fee	-£396.00	-£587.39
Pension Contribution	-£1,807.56	-£1,901.49
Phone/Broadband	-£397.59	-£300.31
Property/Equipment	-£222.50	-£1,819.51
Pulpit Supply/Guest Expenses	-£225.00	-£150.00
Scottish Baptist Fund	-£1,280.04	-£1,280.04
Social	-£768.70	-£355.70
Gifts	£0.00	-£60.00
Sundry	-£89.61	-£34.00
Worship/Teaching Resources	-£620.45	-£459.72
Total Expenditure	-£46,448.85	-£57,196.19

Totals	2023	2024
Nett Cash Flow	£6,351.94	£12,704.45

Bank Account Summary	2023	2024
Bank Account Opening Balance	£21,526.92	£15,174.98
Bank Account Closing Balance	£15,174.98	£27,879.43
Nett Cash Flow	-£6,351.94	£12,704.45

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	2024	To	31	12	2024

Reference and administration details

Charity name Other names charity is known by Registered charity number Charity’s principal address	Milestone Christian Fellowship	
	Milestone	
	SC044295	
	29 Old Street	
	Girvan	
	South Ayrshire	
	KA26 9HG	Postcode

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name		Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Adam Oellermann	Pastor		Members General Meeting
2	Ruth Guthrie	Treasurer		Members General Meeting
3	James Guthrie			Members General Meeting
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20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

Nominations made by membership, reviewed by leadership team, decided by Members' General Meeting.

Objectives and activities

Charitable purposes

The Fellowship's objects are to advance religion and to prevent and relieve poverty through:

- The Worship of God as the Creator of the universe and of his Son Jesus Christ who died and was raised from the dead to bring salvation and hope to all people
- The sharing of the Gospel of Jesus Christ through services and personal witness
- Social action within the community
- Being a strong, viable evangelical church

Summary of the main activities in relation to these objects

- Regular worship services
- Bible teaching and discipleship groups
- Counselling sessions one-to-one as required
- Operation of 'drop-in' to provide social context for isolated people
- Operation of Girvan's foodbank (part of Trussell Trust network)
- Provision of free weekly community meal
- Joint operation of Scripture Union at Girvan Primary School
- Running of parents and toddlers group three times weekly
- Operation of youth-oriented community activities

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

- Continuing growth in Sunday morning worship services.
- Continuing growth in livestream subscriptions and views.
- Maintained community-oriented services including Parents and Toddlers (twice weekly), Food Bank (twice weekly), Drop-In (daily), Cinema Club (fortnightly), community meal (weekly), men's brunch (monthly).
- Continued to run weekly Bible study, working through Luke
- Regular services for residents at Malin Court care home
- Youth activity including after-school electronics club, summer holiday club and other events. Developed and delivered successful 'Robofootball' electronics holiday bootcamp.
- Continued to host weekly recovery group.
- Monthly men's breakfast outreach
- Participation as local partners for CAP Ayrshire
- In spite of continuing elevated energy costs, managed to maintain a warm welcome to all.

Financial review

Brief statement of the charity's policy on reserves

The charity prefers to retain a reserve of 3 months' operating expenses.

Details of any deficit

As anticipated, Milestone returned to surplus this year.

Donated facilities and services (if any)

N/A

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)	
Full name(s)	Adam Manfred Oellermann
Position (e.g. Chair)	Pastor
Date	29 June 2026