

THE PEEBLES FAMILY CHARITABLE TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2026

REGISTERED NUMBER SC005493

THE PEEBLES FAMILY CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2026

TRUSTEES

H A Peebles C.A.
J A Peebles
J S McNeill L.L.B. (Hons)
D S H MacFarlane Dip T.P.
D D Griffin MA (Hons) C.A.

SECRETARY

J A Peebles

REGISTERED ADDRESS

9 Barlae Avenue
Waterfoot
Eaglesham
Glasgow

REGISTERED CHARITY NUMBER

SC005493

BANKERS

Bank of Scotland

SOLICITORS

Holmes MacKillop

INDEPENDENT EXAMINER

Darryl Keyte (CPAA)
The Accounting Crew Limited
8 Benview Road
Clarkston
Glasgow G76 7PP

THE PEEBLES FAMILY CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2026

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THE PEEBLES FAMILY CHARITABLE TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2026

The Trustees present their report and the financial statements of the Trust for the year ended 5 April 2026.

Structure, Governance and Management

The Trust is constituted by means of a Trust Deed.

Trustees may be appointed by currently serving Trustees.

The Trust is a recognised Scottish Charity reference number SCO05493

Risk Management

The Trustees assess the major risks to which the Trust is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Remuneration and expenses of Trustees

The Trustees did not receive any remuneration during the year.

Transactions with Trustees and Connected Persons

There were no transactions with Trustees or Connected Persons during the year.

Charitable Purposes

The Trust's principal activities are the support of Christian Ministries and meeting Social and Economic needs in Scotland and abroad. Individuals and couples received gifts through support of the Trust. The Organisations which have benefited from the Trust's gifts this year are as follows:-

CARTSBRIDGE EVANGELICAL CHURCH: Where the Trust made a contribution to the overall ministry carried on by the church and to its wider ministry in the developing world.

ECHOES OF SERVICE: Who distribute gifts to foreign Christian missions as well as distributing cash to those involved in social, educational and medical work abroad.

TOTAL FOUNDATION: Who are engaged primarily in a medical ministry to people in Trinidad in Bolivia. They are also engaged in social ministry with underprivileged young people. They run football and basketball teams.

SCRIPTURE UNION SCOTLAND: Who are involved with young people in schools and camps.

SHARED HOPE: Who are a Scottish Charity that operates in the developing world received the largest contribution from the Trust of around £50,000.

In addition to the above, smaller contributions were made to other Charities.

THE PEEBLES FAMILY CHARITABLE TRUST
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2026

Financial Review

The Trustees' activities for the year resulted in a surplus of £76,218 (2024/25- a surplus of £24,946).

TRUSTEES

The Trustees who served during the year are shown below.

H A Peebles C.A.

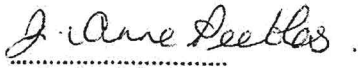
J A Peebles

J S McNeill L.L.B. (Hons)

D S H MacFarlane Dip T.P.

D D Griffin MA (Hons) C.A.

This report was approved by the Board on 10th August 2026 and signed on their behalf.



J A Peebles

Secretary

**INDEPENDENT EXAMINER'S REPORT TO THE PEEBLES FAMILY CHARITABLE TRUST
FOR THE YEAR ENDED 5 APRIL 2026**

I report on the accounts of the charity for the year ended 5 April 2026 which are set out on pages 6 to 9 and the accounting policies set out from page 8.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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 kept 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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - (b) to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



Darryl Keyte (CPAA)
The Accounting Crew Limited
8 Benview Road
Clarkston
Glasgow G76 7PP

10th August 2026

THE PEEBLES FAMILY TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2026

	Note	<u>Restricted funds</u> £	<u>Unrestricted income funds</u> £	<u>2026</u> £	<u>2025</u> £
INCOME					
Voluntary Income:					
Gifts Under Gift Aid Scheme		4,136	1,170	5,306	11,127
Other Gifts		1,457	60	1,517	22,645
Tax Recoverable		1,034	293	1,327	2,782
Back dated tax recovered				0	1,136
Interest on back dated tax				0	66
Investment Income	2		30,637	30,637	31,711
Total Income		6,627	32,159	38,786	69,467
EXPENDITURE					
Direct Charitable Expenditure for Christian and Social Ministry in Scotland and Abroad:					
Gifts to Individuals		1,750	10,143	11,893	7,385
Gifts to Organisations		4,877	81,026	85,903	71,014
		6,627	91,169	97,796	78,399
Other Expenses					
Administration and finance costs:					
Bank charges		0	0	0	228
Other charges		0	220	220	60
Accounts fee		0	0	0	240
		0	220	220	528
Total Expenditure		6,627	91,389	98,016	78,927
Net income/(expenditure) before transfers		0	-59,229	-59,229	-9,459
Net income/(expenditure) before other recognised gains/(losses)		0	-59,229	-59,229	-9,459
Othe recognised gains (losses)					
Realised/unrealised gains on investment assets	3	0	135,448	135,448	34,406
Net movement in funds		0	76,218	76,218	24,946
Total funds brought forward		0	942,967	942,967	918,021
Adjustment					
Total funds carried forward		0	1,019,185	1,019,185	942,967

There were no recognised gains and losses other than those reported in the Statement of Financial Activities

The notes on pages 8 and 9 form part of these financial statements

THE PEEBLES FAMILY CHARITABLE TRUST
BALANCE SHEET
AS AT 5 APRIL 2026

	Notes	2026 £	£	2025 £	£
FIXED ASSETS					
Investments	3		850,808		835,765
CURRENT ASSETS					
Debtors	4	38,817		40,920	
Cash at bank and in hand		<u>131,471</u>		<u>69,830</u>	
		170,289		110,750	
CREDITORS: Amounts falling due within one year					
	5	1,912		3,548	
			<u>168,377</u>		<u>107,202</u>
NET CURRENT ASSETS					
NET ASSETS			<u>£ 1,019,185</u>		<u>£ 942,967</u>
THE FUNDS OF THE CHARITY					
Statement of Financial Activities			<u>1,019,185</u>		<u>942,967</u>
TOTAL FUNDS			<u>£ 1,019,185</u>		<u>£ 942,967</u>

Signed on behalf of the Board of Trustees



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H A Peebles C.A.
Trustee
10th August 2026

The notes on pages 8 to 9 form part of these financial statements

THE PEEBLES FAMILY CHARITABLE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2026

1 ACCOUNTING POLICIES

1a Basis of preparation of financial statements

The financial statements are prepared under the historical cost convention. As modified by the revaluation of certain assets and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102) as amended by Update Bulletin 1, applicable UK Accounting Standards, the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

1b Investments

Investments are stated at market value as at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

2 INCOME FROM INVESTMENTS

	2026	2025
	£	£
UK - Equities and Bonds	30,637	31,711
Interest on cash and deposits	-	-
	<u>30,637</u>	<u>31,711</u>

3 INVESTMENTS

	Other Investments Other than Loans £	Total £
Cost or valuation		
At 6 April 2025	835,765	801,359
Sale of Investments	<u>120,403</u>	
	715,362	<u>801,359</u>
Gain on revaluation	135,448	34,406
	<u>850,810</u>	<u>835,765</u>
Investments at market value comprised:		
Corporate Bond and Equity Income	850,810	835,765
At 5 April 2026	<u>£850,810</u>	<u>£835,765</u>

THE PEEBLES FAMILY CHARITABLE TRUST
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2026

4 DEBTORS	2026	2025
	£	£
Tax recoverable	985	2,360
Loans to Individuals	36,900	37,500
Other	932	1,060
	<u>£38,817</u>	<u>£40,920</u>
 5 CREDITORS	 2026	 2025
	£	£
Educational Bursary to be distributed	0	373
Hospice fundraiser to be distributed	0	400
Other	1,912	2,775
	<u>£1,912</u>	<u>3,548</u>