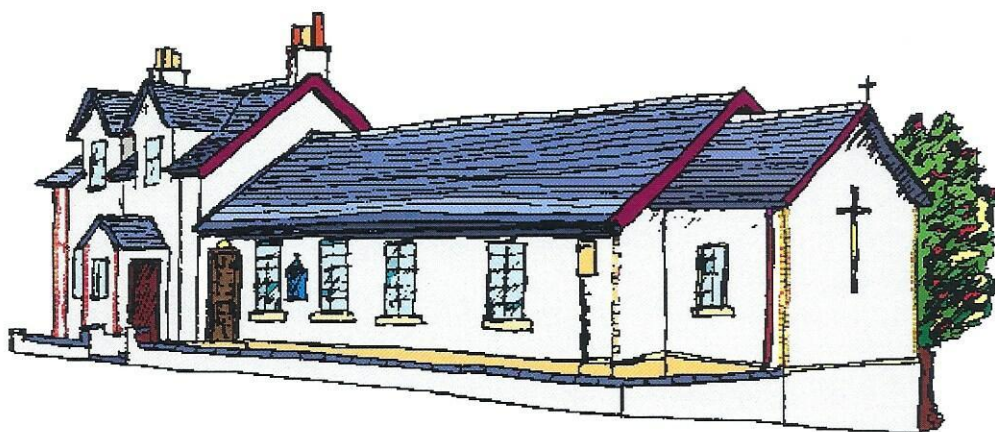


**ST. ANDREW'S SCOTTISH EPISCOPAL CHURCH**  
**MILNGAVIE**



***ANNUAL REPORTS AND ACCOUNTS***  
***YEAR ENDED 31 AUGUST 2025***

INDEPENDENT EXAMINER'S REPORT  
TO THE VESTRY OF ST ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVIE  
FOR THE YEAR ENDED 31 AUGUST 2025

I report on the accounts of the charity for the year ended 31 August 2025 which are set out in the following pages.

**Respective responsibilities of Vestry Members and examiner**

The Church's Vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. The Church's members of the Vestry consider that the audit requirements of Regulation 10(1) (d) of the Accounts Regulations do 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 Charities Accounts (Scotland) Regulations 2006. 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 of disclosures in the accounts, and seeks explanations from the trustees concerning 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:
  - to keep accounting records in accordance with Section 44(10(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 Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

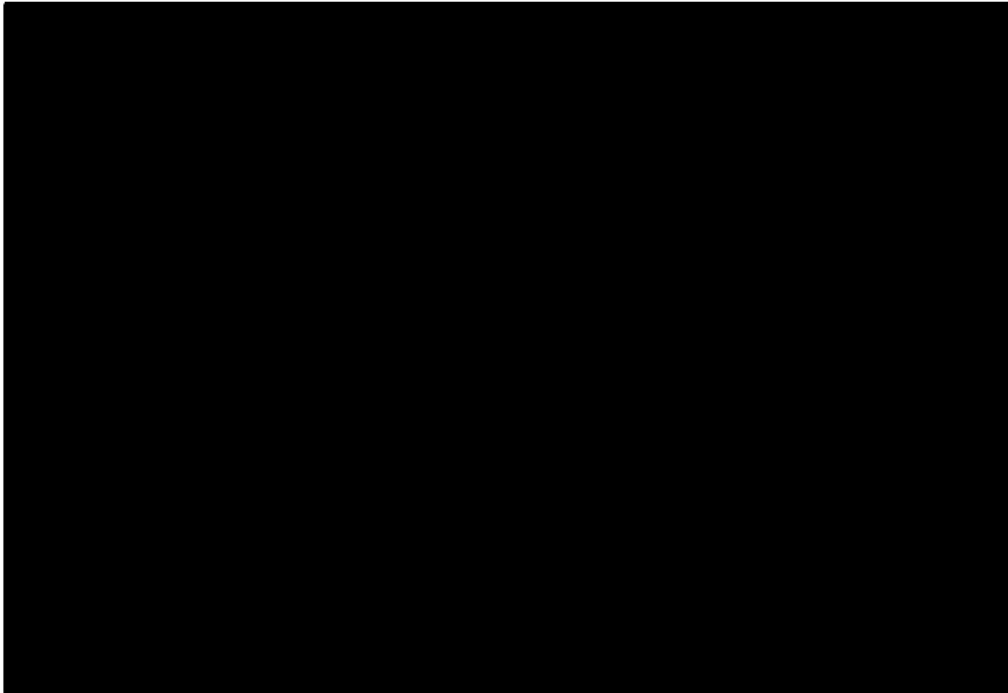
**ST ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVE**

SCOTTISH CHARITY REFERENCE NUMBER: SC 008683

INLAND REVENUE REFERENCE: CR 41077

LEI: 213800EEGQRZQL5JM531

CHARITY TRUSTEES AS OF 31 August 2025



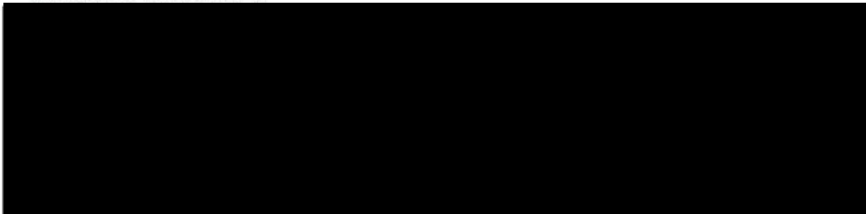
**INDEPENDENT EXAMINER**



**BANKERS**

Bank of Scotland      2 Station Road   Milngavie, Glasgow G62 8AA

**CHURCH ADDRESSES**



**PRINCIPAL OFFICE**



## SCOTTISH EPISCOPAL CHURCH – DIOCESE OF GLASGOW AND GALLOWAY

### CHURCH OF ST ANDREW'S, MILNGAVIE – REPORT AND ACCOUNTS YEAR ENDED 31 AUGUST 2025

In terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows:

- The church of St Andrew's Milngavie is a church of the Scottish Episcopal Church, in full communion with the Anglican Church.
- St Andrew's Scottish Episcopal Church is a registered Scottish Charity (SC 008683).
- The superior authority is the Bishop of Glasgow and Galloway.
- The constitution is available for inspection if required.
- The Charity Trustees are the members of the Vestry.
- All the affairs and funds of the church are administered by the Vestry.
- The constitutionally appointed Officers of the Vestry are the Rector, the Secretary and the Treasurer.

#### **Appointment of Vestry Members**

The constituent members are elected for a period of three years. At least one member, the longest serving shall retire at each Annual General Meeting and shall not be eligible for re-election that year. No formal induction programme is in place, but guidance is given to ensure that the Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity.

#### **Administrative Structure**

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings in good working order and to look after the finances of the church.

#### **Statement of Risk**

The Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified. The property insurance includes further safeguards covering Trustee and Indemnity risks. In addition, there is a procedure regularly undertaken in respect of the requirements of PVG (Protection of Vulnerable Groups). All relevant members of the congregation and the Rector have been registered through Disclosure Scotland.

#### **Charitable Objectives and Activities**

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fund raising for local, national and international needs and social meetings of many community groups of all ages.

#### **Volunteers**

The Vestry is grateful for the time freely given by a large number of volunteers without whom many of the activities would be inoperable.

#### **Achievements and performance**

The church continues to make its facilities available for use to, and provides worship for, the whole community.

#### **Financial Review –**

The Trustees report a surplus for the year of £20,843. However, a late tax refund from HMRC of £7,631 was received on 1<sup>st</sup> October 2025, which was after the end of the 2024-2025 financial year and so was not included in these accounts. For future planning, the actual surplus can be considered to be £28,474.

Our policy is to maintain sufficient sums in cash deposits to allow for structural repairs identified in the last Quinquennial Survey and by due diligence within the Vestry. These works continue in the planning stage owing to the structural considerations required in actioning the work and the considerable disruption which may be required. The total cost of repairs already instructed for Financial Year 2025-2026 is £74,426.

Congregational pledged giving has increased by £11,265 (+24.8%, compared to 2023-2024), once again due to generally increased giving and to new members of the congregation. The increase in overall surplus in church income of £20,843 is mostly due to donations totalling £15,569. These included £15,289 towards ongoing maintenance and repair work.

There was also a donation of £12,912 from the former charity "Milngavie Churches Association Friendship House", which represented all of its remaining bank deposits. This was with the approval of the Office of the Scottish Charity Regulator (OSCR).

St Andrew's gratefully acknowledges these generous donations.

Overall expenditure in 2024-2025 has also increased by £13,085 (+21.7% compared to 2023-2024) mostly due to property expenses associated with Quinquennial work, but also to general cost-of-living increases.

Hall income has been maintained over the year, although the hall income reported in the financial report (£14,488) shows an apparent increase. This was partly due to late payment of an invoice for £1,815 after the end of the previous financial year. As in previous years, the weekly schedule for hall use is close to full capacity.

St Andrew's has now managed Friendship House Community Café for a full financial year. Excluding the large donation from the former charity, there was a net surplus of £1,560.

Overall, the church is currently in a good financial condition, with significant assets in ready-access bank accounts and a longer-term investment portfolio. However, as noted above, there will be significant expenditures in the financial year 2025-2026 on the remaining Quinquennial Survey work and other identified work including a new fire safety system.

### **Outreach**

The community continues to benefit through groups which operate in church property – the church itself, the church hall and the former dwelling house now used as a community café under the name Friendship House. Non-profit groups include Dorcas craft group, East Dunbartonshire Welcomes Refugees, Yogability Scotland, Allander Rotary, Enable Milngavie & Bearsden Branch, Milngavie Week, Milngavie in Bloom, Milngavie Music Club, Alcoholics Anonymous and Cocaine Anonymous. Several other hall user groups promote regular health and wellbeing, music and dance, while single events include concerts, birthday and anniversary parties and seasonal craft workshops.

### **Reserves**

The Vestry's established policy with respect to its unrestricted funds and reserves is that, in the event of there being a significant prolonged drop in income, the church will be able to maintain its current level of activities for a reasonable period until either significant economies could be achieved or replacement funding obtained.

### **Statement of the Vestry Members' Responsibilities**

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Vestry are responsible for keeping proper accounting records which, on request, must reflect the current financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Vestry Members are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Finally, apart from a moral obligation to pay Quota to the Diocese, there are no material transactions with any other connected or associated bodies.

By Order and on behalf of the Vestry,



Dated .....19/10/25.....

**ST.ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVIE  
RECEIPTS AND PAYMENTS ACCOUNT - YEAR TO 31 AUGUST 2025**

	<i>Note</i>	<b>2025</b>	<b>2024</b>
<b><u>RECEIPTS</u></b>			
Congregational & Voluntary	1	56,601	45,336
Investment Income	2	4,806	5,644
Property Revenue - Hall	3	14,488	12,914
Property Revenue - Friendship House	9	17,617	5,476
Bishop's Appeal; Flower Festival/W.Aid		631	378
<b>TOTAL RECEIPTS</b>		<b>94,143</b>	<b>69,748</b>
<b><u>PAYMENTS</u></b>			
Provincial and Diocesan quota		5,787	4,984
Clergy Costs	4	31,603	31,583
Property Expenses	5	19,410	4,920
Church Expenses	6	318	319
Administrative Expenses	7	3,703	3,080
Hall Expenses	3	7,144	8,538
Charitable giving	8	1,559	2,492
Bishop's Appeal; Flower Festival/W.Aid		631	378
Friendship House	9	3,145	3,921
<b>TOTAL PAYMENTS</b>		<b>73,300</b>	<b>60,215</b>
<i>negative/surplus per cash book</i>		<b>20,843</b>	<b>9,533</b>
<b>STATEMENT OF FUNDS AT 31 AUGUST</b>			
Church Funds - General represented by:-			
Current Account Bank of Scotland <b>reconciliation</b>		<b>64,957</b>	<b>44,114</b>
	31/08/24		44,114
	31/08/25		64,957
<b>Difference to 31 August 2024</b> signed by one or two trustees			<b>20,843</b>
<i>There are no restricted funds.</i>			
Investments noted at 10a Interactive Investor		54,686	51,421
Waystone (formerly Epworth)		28,681	28,656
Investments noted at 10b SEC Unit Trust Pool		110,346	101,575
Investment noted at 10c BofS deposits		32,387	30,000
<b>Total investments</b>		<b>226,100</b>	<b>211,652</b>

**ST.ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVIE  
RECEIPTS AND PAYMENTS ACCOUNT - YEAR TO 31 AUGUST 2025**

**Notes on accounts to 31 August 2025**

	<b>2025</b>	<b>2024</b>
<b>1.Congregational &amp; Voluntary Income</b>		
General Collections	1,648	4,095
Pledged and Gift-Aid	34,060	26,905
Tax Recovered	4,701	6,519
Sunday coffee	562	552
Stalls sale	61	135
Diocesan Grant	0	300
Donations	15,569	6,830
<b>Total</b>	<b>56,601</b>	<b>45,336</b>
<b>2. Investment income</b>		
Dividends I.I. portfolio & Epworth	1,465	2,708
SEC Unit trust Pool	3,341	2,936
<b>Total</b>	<b>4,806</b>	<b>5,644</b>
<b>3.Property Revenue - Hall</b>		
<b>INCOME</b>		
Lettings	14,429	12,845
Meter	59	69
<b>Total</b>	<b>14,488</b>	<b>12,914</b>
<b>EXPENDITURE</b>		
Insurance	639	557
Power	1,319	4,840
British Telecom	1,151	1,067
Maintainance & repairs incl. PAT	258	1,028
Ignis fire safety	465	100
Boiler	0	80
Quinquennial Survey works	3,312	866
<b>TOTAL</b>	<b>7,144</b>	<b>8,538</b>
<b>Net surplus/deficit on hall</b>	<b>7,344</b>	<b>4,376</b>

**ST.ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVIE  
RECEIPTS AND PAYMENTS ACCOUNT - YEAR TO 31 AUGUST 2025**

	2025	2024
<b>4. Clergy Costs</b>		
Stipend	23,284	22,366
HMRC	3,965	3,623
SEC Pension fund	3,972	5,183
British Telecom	186	186
Travel	0	0
Deputising	196	225
<b>Total</b>	<b>31,603</b>	<b>31,583</b>
<b>5. Property Expenses</b>		
Insurance	426	557
Repairs and Renewals	5,477	478
Power	660	2,420
Quinquennial survey work	12,847	866
Garden bench	0	599
<b>Total</b>	<b>19,410</b>	<b>4,920</b>
<b>6. Church Expenses</b>		
Altar bread	79	59
Altar wine	0	119
Candles	89	141
Lent group books	150	0
<b>Total</b>	<b>318</b>	<b>319</b>
<b>7. Administrative Expenses</b>		
ii fee	144	108
Gift/ reimbursement	227	68
CCLI/RSCM	339	232
Organist	2,743	2,671
Bank charges/TreeFest/Printing/pianotuning	250	0
<b>Total</b>	<b>3,703</b>	<b>3,079</b>
<b>8. Charitable Giving</b>		
Simon Community	250	
Leprosy Mission	250	
Unicef	250	
Combat Stress	250	
Tear Fund	200	
Enable	100	
Home Start	200	
Bishop's Lent Appeal top up to collection	59	
<b>Total</b>	<b>1,559</b>	<b>2,492</b>

**ST.ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVIE  
RECEIPTS AND PAYMENTS ACCOUNT - YEAR TO 31 AUGUST 2025**

	2025	2024
<b>9. Friendship House</b>		
<b>Property Revenue</b>		
Receipts	4,705	
Donation*	12,912	
<i>* From former charity "Milngavie Churches Association Friendship House"</i>		
	<b>17,617</b>	<b>5,476</b>
<b>Expenses</b>		
Insurance	639	557
Quinquennial Survey	0	866
Power	1,775	1,246
Repairs & renewals	677	1,252
Charity	54	
<b>Total</b>	<b>3,145</b>	<b>3,921</b>
<b>Negative/surplus per cash book</b>	<b>14,472</b>	
<b>Surplus minus donation from former charity</b>	<b>1,560</b>	

		Market Value	Market Value
<b>10a Investments in shares</b>			
Interactive Investors	31/08/2025	54,685	51,421
Waystone (formerly called Epworth)	31/08/2025	28,681	28,656
<b>10b SEC Unit Trust Pool</b>	31/08/2025	110,346	101,575

<b>10c Investments in cash</b>			
Bank of Scotland 32 day notice variable	29/08/2025	32,387	30,000

<b>11 Property Value (not within accounts)</b>			
CHURCH	557,017		557,017 CHURCH
HALL	385,090		385,090 HALL
F. HOUSE	363,026		363,026 F. House