

The Church of Scotland
Milngavie St Luke's Church

ABSTRACT

OF

RECEIPTS AND PAYMENTS ACCOUNTS
At 31 December 2025

Congregation No: 181208

Charity No: SC 003870

Reference and Administrative Information

Charity Name: St Luke's Church, Milngavie

Charity Registration Number: SC003870

Congregation Reference No: 181208

Contact Address: 68 Dumbrock Road
Milngavie
Glasgow
G62 7RB

Trustees

See attached sheet with names of Elders and Deacons.

Principal Office-bearers

Minister: Ramsay B. Shields
Session Clerk: Elizabeth Graham
Church Treasurer: Alison Fettes

Independent Examiner

Robert McColl
9 James Watt Road
Milngavie
Glasgow
G62 7JX

Bankers

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

Milngavie St Luke's Church
SC 003870

Independent Examiner's Report to the Trustees of Milngavie St Luke's Church

I report on the accounts of the charity for the year ended 31st December 2025.

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.

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 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 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:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act 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: Robert B. McColl
Address: 9 James Watt Road, Milngavie, G62 7JX
Date: 24/03/2026

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31ST DECEMBER 2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session the charity trustees. The Kirk Session members are the elders of the Church and members chosen from those members of the Church who are considered to have appropriate gifts and skills. The minister who is Moderator of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets five times a year is responsible for the spiritual affairs within the Church and is responsible for the finances, property and fabric of the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

In St Luke's Church Milngavie some of these activities are as follows:

- Services of Worship
- Youth activities within a Sunday School (JAM), Guides, Brownies, Rainbows and the local Boy's Brigade.
- Community activities include being part of the Association of Milngavie Churches, and Friendship House.

The following are some of the significant changes and events which have taken place in the past year:

- The Holy week services for the Milngavie churches, which were hosted by Milngavie United Free Church.
- The congregation has hosted lunches for the church family, including one to facilitate the Tearfund Big Quiz and a Christmas Lunch
- The Boys Brigade, Guides, Brownies and Rainbows, continue to be strong as an outreach to young people and meet in the church halls as they did prior to lockdown.
- Clober SU, led by Moira Shaw and her Team, meet in the Large Hall at lunchtime on Tuesdays. It is encouraging to note that the Group has been growing in number.
- Ann Shields continues to provide teaching for any children attending on a Sunday Morning. This is known as the JAM (Jesus and me) club.
- Gordon Ellis continued with his duties as Roll Keeper. Gordon also transferred a lot of the Mission Praise hymns used each Sunday to an Excel database.
- The annual attestation of the Church records took place on 27th January and were generally found to be satisfactory.

THE NAMES OF TRUSTEES

Elders	Other members of the Kirk Session
Mrs F Anderson Mr S Anderson Mr A Crossley Mrs J Crossley Mr I Elliot Mrs A Fettes Mr A Fettes Mrs E Graham Prof S Phillips	Mr R Marsden Mrs J Marsden Mrs M McAra Mrs C Wildish

Financial Review

The principal sources of income are Gift Aid donations either weekly, monthly or annually together with weekly Open Plate Offerings and associated tax able to be recovered through the HMRC Gift Aid and GASD Schemes. Total offering and donations showed an increase of £2,532 for the year.

This year we received legacies of NIL (2024 NIL) and income from weddings and funerals of £1,625 (2024 £1,500)

Rental of our large hall generated income of £4,376 (2024 £5,665).

Our overheads reduced to £67,386 (2024 £74,752).

As a result of the above St Luke's Milngavie showed a surplus of £2,339 (2024 deficit of £6,344).

Reserves Policy

It is the Trustees' intention to ensure sufficient reserve funds are available to meet foreseeable reasonable and necessary expenditure including general ongoing fabric maintenance.

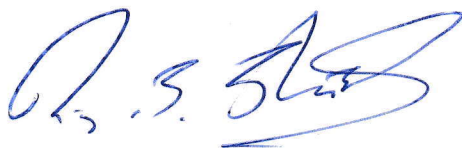
It is the Trustees' policy to hold reserves of approximately four months expenditure including investments. At year end the Church held unrestricted cash funds of £19,836 and investments at market value of £13,987. With monthly expenditure running at an average of £5,615, reserves at 31 December 2025 are in line with the Trustees' policy.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The members of the Kirk Session must prepare financial statements in sufficient detail to enable the appreciation of transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which on request, must reflect the financial position at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment Scotland Act 2005, the Charities Accounts Scotland Regulations 2006 and the Regulation Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church of Scotland and must take reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the Trustees and signed on their behalf:

SIGNED:



DATE: 18 March 2026

Ramsay B Shields

Minister.

Milngavie St Luke's Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	<u>Note</u>					
Donations	3	62,805			62,805	60,273
Legacies		0			0	0
Activities for Generating Funds		183			183	233
Bank & Deposit Interest		0			0	0
Investment Income		736			736	737
Weddings and Funerals		1,625			1,625	1,500
Rental of Premises		4,376			4,376	5,665
Sale of Assets						
Sale of Investments						
Grants						
Receipts from General Trustees						
Other Receipts						
Total Receipts		<u>69,725</u>			<u>69,725</u>	<u>68,408</u>
<u>Payments</u>						
Running Costs	4	67,386			67,386	74,752
Total Payments		<u>67,386</u>			<u>67,386</u>	<u>74,752</u>
Excess of Income over Expenditure		2,339			2,339	-6,344
Less Purchase of Investments		0			0	0
Inflow / (Outflow) of cash for the year		<u>2,339</u>	<u>0.00</u>	<u>0.00</u>	<u>2,339</u>	<u>-6,344</u>

Milngavie St Luke's Church
Statement of Balances

At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
					Note
<u>Bank and Deposit Balances</u>					
Bank & Deposit Balances brought forward	17,497			17,497	23,841
Movement in year:					
Inflow / (Outflow) of cash for the year	2,339			2,339	-6,344
Bank and Deposit Balances Carried Forward	<u>19,836</u>	<u>-</u>	<u>-</u>	<u>19,836</u>	<u>17,497</u>
<u>Investments at market value</u> (cost £12,003)	<u>13,987</u>				<u>13,582</u>
Total cash and market value of investments	<u>33,823</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>31,079</u>
<u>Assets</u>					
Gift Aid Receivable	<u>657</u>				<u>921</u>
<u>Liabilities</u>					
Cost of repair not yet billed					

The accounts were approved by the Kirk Session and Financial Board on 18/03/2026
For and on behalf of the Kirk Session and Financial Board

Elizabeth S. Graham

Session Clerk

Alison Fettes

Treasurer

Milngavie St Luke's Church
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year
 No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2 Movement in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers	At 31 Dec 2025
Unrestricted Funds					
General Fund	17,497	69,725	67,386	0	19,836
	<u>17,497</u>	<u>69,725</u>	<u>67,386</u>	<u>0</u>	<u>19,836</u>
Restricted Funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Endowment Funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	<u>17,497</u>	<u>69,725</u>	<u>67,386</u>	<u>0</u>	<u>19,836</u>

In addition to the balance held in the bank accounts above, at 31 December 2025 investments with a total value of £13,987 (cost £12,003) were held in the General Fund.

Milngavie St Luke's Church
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	6,045			6,045	6,430
Gift Aid Donations	39,557			39,557	35,474
Tax Recovered on Gift Aid Donations	10,911			10,911	9,963
Ordinary Offerings (Open Plate)	3,694			3,694	4,287
Other Offerings, Donations etc	2,598			2,598	4,119
	<u>62,805</u>			<u>62,805</u>	<u>60,273</u>
4 Analysis of Payments					
Costs of generating funds					
Investment Managers's fees					
Offering Envelopes	<u>0</u>			<u>0</u>	<u>0</u>
Running Costs					
Giving to Grow Allocation	33,722			33,722	40,248
Presbytery Dues	579			579	335
Ministers Expenses	4,876			4,876	4,733
Sunday School	0			0	0
Pulpit Supply	600			600	600
Other Staffing Costs	5,472			5,472	5,476
Fabric Repairs and Maintenance	3,967			3,967	5,048
Council Tax	4,088			4,088	3,676
Heat and Light	9,369			9,369	8,976
Insurance	2,781			2,781	2,604
Equipment	58			58	764
Church office Expenses	0			0	27
Organ & Music	1,099			1,099	488
Printing Stationery & Postage	205			205	662
Other Expenses	570			570	1,115
	<u>67,386</u>	<u>0</u>	<u>0</u>	<u>67,386</u>	<u>74,752</u>
Other Payments					
Purchase of Assets	0			0	0
Purchase of Investments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Milngavie St Luke's Church
Notes to the Accounts

5 Minister's Stipend

All Church of Scotland Congregations contribute to the national Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

6	Collections for Third Parties	2025	2024
		£	£
	Benevolent Fund	825	716
	Glasgow City Mission	313	266
	TearFund	148	
	Christian Aid	265	
	Scottish Bible Society (Ukraine)		223
		<u>1,551</u>	<u>1,205</u>

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Income Fund Units held at 31 December at cost	12,003	12,003
Market Value of Income Fund Units held at 31 December	13,987	13,582
Market value of units at 31 Dec 2025 £11.39 (2024 £11.06)		

A property survey and valuation report in relation to the Church buildings was carried out in May 2025. The General Trustees paid for the cost of the survey. As such £3,000 will become due to the General Trustees if the buildings are sold.