

Peebles Family Charitable Trust

Scotland · Charity number SC005493

Details

| | |
|------------|---|
| Status | Active |
| Legal form | Trust (founding document is a deed of trust) (other than educational endowment) |
| Registered | 1990-12-29 |
| Register | View on the OSCR register |

Contact

Address
9 Barlae Avenue
Waterfoot
By Eaglesham
Glasgow
G76 0DA

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations'

Purposes: 'the prevention or relief of poverty', 'the advancement of education', 'the advancement of religion', 'the advancement of health', 'the advancement of citizenship or community development', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage', 'any other purpose that may reasonably be regarded as analogous to any of the preceding purposes'

What the charity does: We support a range of charities and individuals in the UK and overseas by contributing to some of their financial, social and physical needs.

Beneficiaries: 'Children or young people', 'Older People', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

Objectives: To support Christian Ministries and meet social and physical needs in general

Geography

- **Main operating location:** East Renfrewshire
- **Geographical spread:** UK and overseas

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-04-05 | £69,468 | £78,927 | - | 0 |
| 2024-04-05 | £104,297 | £92,213 | - | 0 |
| 2023-04-05 | £103,267 | £97,609 | - | 0 |
| 2022-04-05 | £109,808 | £104,114 | - | 0 |
| 2021-04-05 | £96,485 | £90,968 | - | 0 |

Peebles Family Charitable Trust

Scotland - Charity number SC005493

Accounts

THE PEBBLES FAMILY CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025
REGISTERED NUMBER SCO05493

THE PEBBLES FAMILY CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

TRUSTEES



SECRETARY



REGISTERED ADDRESS

9 Barlae Avenue
Waterfoot
Eaglesham
Glasgow

REGISTERED CHARITY NUMBER

SCO05493

BANKERS

Bank of Scotland

SOLICITORS



INDEPENDENT EXAMINER



The Accounting Crew Limited
8 Benview Road
Clarkston
Glasgow G76 7PP

THE PEBBLES FAMILY CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

CONTENTS

| | | |
|-------|--------|------------------------------------|
| Pages | 3 to 4 | Report of the Trustees |
| | 5 | Report of the Independent Examiner |
| | 6 | Statement of Financial Activities |
| | 7 | Balance Sheet |
| | 8 to 9 | Notes to the Accounts |

THE PEBLES FAMILY CHARITABLE TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2025

The Trustees present their report and the financial statements of the Trust for the year ended 5 April 2025.

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 cash 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.

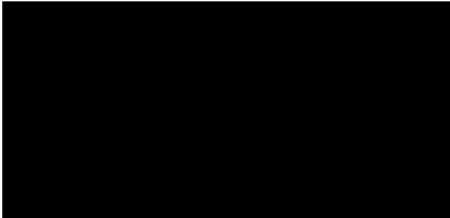
THE PEBBLES FAMILY CHARITABLE TRUST
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

FINANCIAL REVIEW

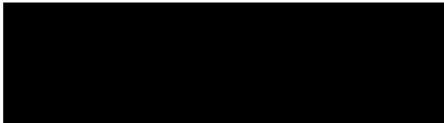
The Trustees' activities for the year resulted in a surplus of £24,946 (2023/24- a surplus of £32,465).

TRUSTEES

The Trustees who served during the year are shown below.



This report was approved by the Board on the 10/10/2025 2025 and signed on their behalf.



Secretary

INDEPENDENT EXAMINER'S REPORT TO THE PEBBLES FAMILY CHARITABLE TRUST
FOR THE YEAR ENDED 5 APRIL 2025

I report on the accounts of the charity for the year ended 5 April 2025 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.

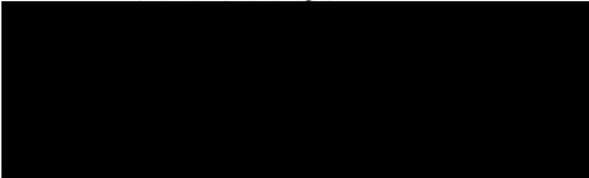
Independent examiner's statement

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.



The Accounting Crew Limited
8 Benview Road
Clarkston
Glasgow G76 7PP
11/10/2025

THE PEBBLES FAMILY TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2025

| | Note | <u>Restricted funds</u> £ | <u>Unrestricted income funds</u> £ | <u>2025</u> £ | <u>2024</u> £ |
|--|------|----------------------------------|---|------------------|------------------|
| INCOME | | | | | |
| Voluntary Income: | | | | | |
| Gifts Under Gift Aid Scheme | | 3,732 | 7,395 | 11,127 | 36,620 |
| Other Gifts | | 585 | 22,060 | 22,645 | 25,243 |
| Tax Recoverable | | 933 | 1,849 | 2,782 | 9,155 |
| Back dated tax recovered | | 1,136 | | 1,136 | - |
| Interest on back dated tax | | | 66 | 66 | |
| Investment Income | 2 | | 31,711 | 31,711 | 33,278 |
| Total Income | | 6,386 | 63,081 | 69,468 | 104,296 |
| EXPENDITURE | | | | | |
| Direct Charitable Expenditure for Christian and Social Ministry in Scotland and Abroad: | | | | | |
| Gifts to Individuals | | 1,495 | 5,890 | 7,385 | 20,220 |
| Gifts to Organisations | | 4,891 | 66,123 | 71,014 | 71,451 |
| | | 6,386 | 72,013 | 78,399 | 91,671 |
| Other Expenses | | | | | |
| Administration and finance costs: | | | | | |
| Bank charges | | | 228 | 228 | 212 |
| Other charges | | | 60 | 60 | 90 |
| Accounts fee | | | 240 | 240 | 240 |
| | | | 528 | 528 | 542 |
| Total Expenditure | | 6,386 | 72,541 | 78,927 | 92,213 |
| Net income/(expenditure) before transfers | | 0 | -9,459 | -9,459 | 12,083 |
| Net income/(expenditure) before other recognised gains/(losses) | | 0 | -9,459 | -9,459 | 12,083 |
| Othe recognised gains (losses) | | | | | |
| Realised/unrealised gains/losses on investment assets | 3 | 0 | 34,406 | 34,406 | 20,381 |
| Net movement in funds | | 0 | 24,946 | 24,946 | 32,465 |
| Total funds brought forward | | 0 | 918,021 | 918,021 | 885,556 |
| Adjustment | | | | | |
| Total funds carried forward | | 0 | 942,967 | 942,967 | 918,021 |

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 PEBBLES FAMILY CHARITABLE TRUST
BALANCE SHEET
AS AT 5 APRIL 2025

| | Notes | <u>2025</u> | | <u>2024</u> | |
|---|-------|---------------|------------------|---------------|------------------|
| | | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Investments | 3 | | 835,765 | | 801,359 |
| CURRENT ASSETS | | | | | |
| Debtors | 4 | 40,920 | | 46,395 | |
| Cash at bank and in hand | | <u>69,830</u> | | <u>74,324</u> | |
| | | 110,750 | | 120,719 | |
| CREDITORS: Amounts falling due within one year | 5 | 3,548 | | 4,056 | |
| | | | <u>107,202</u> | | <u>116,663</u> |
| NET CURRENT ASSETS | | | | | |
| NET ASSETS | | | <u>£ 942,967</u> | | <u>£ 918,022</u> |
| THE FUNDS OF THE CHARITY | | | | | |
| Statement of Financial Activities | | | <u>942,967</u> | | <u>918,022</u> |
| TOTAL FUNDS | | | <u>£ 942,967</u> | | <u>£ 918,022</u> |

Signed on behalf of the Board of Trustees



Trustee
10/10/2025

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

THE PEBBLES FAMILY CHARITABLE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2025

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.

| <u>2 INCOME FROM INVESTMENTS</u> | <u>2025</u> | <u>2024</u> |
|---|--------------------|--------------------|
| | £ | £ |
| UK - Equities and Bonds | 31,711 | 33,279 |
| Interest on cash and deposits | - | - |
| | <u>31,711</u> | <u>33,279</u> |

3 INVESTMENTS

| <u>Cost or valuation</u> | Other Investments Other than Loans £ | Total £ |
|-----------------------------------|---|--------------------|
| At 6 April 2024 | 801,359 | 780,977 |
| Cash Invested Gain on revaluation | 34,406 | 20,382 |
| | <u>835,765</u> | <u>801,359</u> |

Investments at market value

comprised:

| | | |
|----------------------------------|-----------------|-----------------|
| Corporate Bond and Equity Income | 835,765 | 801,359 |
| At 5 April 2025 | <u>£835,765</u> | <u>£801,359</u> |

THE PEBBLES FAMILY CHARITABLE TRUST
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

| 4 DEBTORS | 2025 | 2024 |
|---------------------------------------|----------------|----------------|
| | £ | £ |
| Tax recoverable | 2,360 | 8,895 |
| Loans to Individuals | 37,500 | 37,500 |
| Other | 1,060 | |
| | <u>£40,920</u> | <u>£46,395</u> |
| | | |
| 5 CREDITORS | 2025 | 2024 |
| | £ | £ |
| Educational Bursary to be distributed | 373 | 1,898 |
| Hospice fundraiser to be distributed | 400 | - |
| Other | 2,775 | 2,158 |
| | <u>£3,548</u> | <u>4,056</u> |