

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

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

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THE PEBBLES 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.

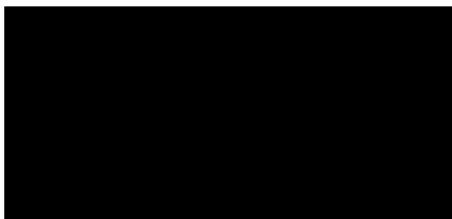
THE PEEBLES FAMILY CHARITABLE TRUST
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

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.

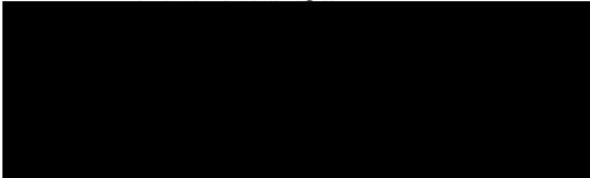
Independent examiner's statement

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 PEEBLES 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
Other 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

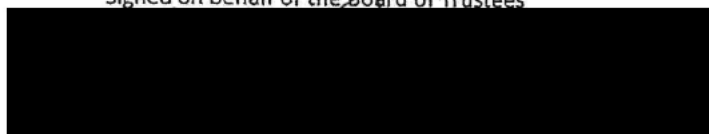
There were no recognised gains and losses other than those reported in the Statement of Financial Activities

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

THE PEEBLES 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 PEEBLES 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.

2 INCOME FROM INVESTMENTS

	<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

	Other Investments Other than Loans £	Total £
<u>Cost or valuation</u>		
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 PEEBLES 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>