

All Saints Episcopal Church

Scotland · Charity number SC005552

Details

Known as	All Saints Church Bearsden
Status	Active
Legal form	Unincorporated association
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1920-03-13
Register	View on the OSCR register

Contact

Address	Drymen Road Bearsden G61 3QT
Website	http://episcopalglasgow.co.uk/bearsden-milngavie/all-saints-bearsden/

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Operate All Saints Episcopal Church in Bearsden

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** East Dunbartonshire
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£105,897	£111,633	-	0
2024-09-30	£107,981	£104,142	-	1
2023-09-30	£78,650	£87,696	-	0
2022-09-30	£81,701	£77,700	-	0
2021-09-30	£77,825	£83,084	-	1

All Saints Episcopal Church

Scotland - Charity number SC005552

Accounts

All Saints Scottish Episcopal Church Bearsden
Financial Statements for the year ended 30 September 2025

Charity No: SC005552

All Saints Episcopal Church

Report of Trustees for Financial Year 2024-25

The trustees present their report with the financial statements of the charity's performance for the year ended 30 September 2025.

OBJECTIVES AND ACTIVITIES

The objective of the Vestry, full members of which are the Trustees of All Saints, is to advance the mission of the Christian Church, through worship, service, and fellowship. This is carried out through mission and pastoral activities. The principal activities of the Church are public worship, outreach to the community and the spiritual development of its members.

Donations are made regularly to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas.

In carrying out its objectives the Vestry depends upon the contributions, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities, the maintenance of premises and fabric, and organising a variety of pastoral and social activities.

ALL SAINTS DURING THE YEAR UNDER REPORT

We have 84 members on our congregational roll and 72 on the Communicants Roll as defined by Canon 41.2. It has been good to welcome several new members as well as many visitors during the year.

We have not had any baptisms or weddings in church in the past year, though there have been some enquiries for next year and one wedding was conducted in the QEU Hospital. Since the last annual meeting we have conducted seven funeral services in church and local crematoria and there have been three burials of ashes in the memorial garden. We are grateful to a member of the congregation for volunteering to help prepare plots for burials of ashes.

Highlights of the past year have included welcoming our new diocesan Bishop, the Rt Revd Nick Bundock, who now lives in Bearsden; a Harvest Thanksgiving service at which Bishop Nick celebrated and preached; a number of ecumenical events, with services held together with New Kilpatrick (both at All Saints and at NKP church) at Advent, Christmas, and Holy Week; and a unity lunch in February.

The Rector has led a number of services at Abbotsford House care home during the year. He has also made visits to other care homes by request. It has been disappointing not to be able to build up links with children and young people, though they are welcomed and encouraged when they do come to church. This year we are looking forward to hosting a Nativity play by children from a local nursery and it is hoped that further links may be developed.

The Rector is always willing to visit people in home, hospital, hospice or care homes if made aware of a need and will happily take home Communion if requested.

In addition to the regular house study groups (reported on elsewhere) we held study groups in the hall for Advent and Lent shared with St Andrew's, Milngavie, who also join us for occasional services.

We have maintained our pattern of regular Sunday services with an evening service from time to time for special occasions. We livestream our 10.30am service on Facebook each week, though this continues to be challenging because of poor connectivity to Wi Fi/mobile signal. The service is also uploaded to our You Tube channel. The Facebook livestream usually attracts between 50 to 100+ viewers live and later each week, with more than 50 weekly on You Tube.

We made donations of toys at Christmas to Glasgow Children’s Holiday Scheme and Aberlour and were pleased once more to take a significant number of goods collected at Harvest to Drumchapel Food Bank in addition to regular deliveries there during the year, as reported elsewhere.

It was a particular pleasure to welcome Willan Kalinda to preach at a service in October. Willan was born at the David Gordon Memorial Hospital in Livingstonia, Malawi, which we have supported as a church for over 20 years, and he continues to serve as a board member. He is also country director of the Scottish-based Bananabox Trust and a special collection was held to raise funds for their work.

FINANCIAL PERFORMANCE OF ALL SAINTS IN 2024-25.

Following a surplus of £3,839 in 2023-24, it was decided to make payments of £5,000 for Mission Support and this was a major contributor to the deficit of £5,735 in 2024-25. Fundraising activities once again took place and raised a total of £12,141 and it is intended to continue this activity in 2025-26.

Costs also increased in the year mainly driven by increased major refurbishment costs, although much of this was met by specific fundraising activities.

Reference and Administrative Details

Address

71 Drymen Road
Bearsden
Glasgow
G61 3QT

Principal Officers

Revd David Guest	Rector
David Simmons	Lay Representative
David Hamblen	Deputy Lay Representative
Brenda Long	Secretary
Tracey Conway	Treasurer


Full Vestry Members and Trustees from 1/10/24

Revd David Guest
David Simmons
David Hamblen
Tracey Conway
Brenda Long
Fiona Hempel
Anne MacDougall
Louise Benson (retired as Vestry Member at ACM on 27 November 2024)

Graham Caie (retired as Vestry Member at ACM on 27 November 2024)
Susan Gray (retired as Vestry Member at ACM on 27 November 2024)
Celia Fisher (retired as Vestry Member at ACM on 27 November 2024)
Andrew Roach (retired as Vestry Member at ACM on 23 November 2025)
Dolina Dowling (appointed as Vestry member on 1 November 2024)
Michael Keen (co-opted and elected as Vestry Member at ACM on 23
November 2025)
Robert Johnston (co-opted onto Vestry on 1 August 2025)

CONCLUSION

In conclusion, the Rector and Vestry wish to thank all members of the Congregation who help in so many different ways in carrying on the work of the Church, and without whom nothing would be possible.

Signed by:

BF63CB16CFE24C5...
Revd David Guest (Rector)

Date: 13 April 2026

All Saints Episcopal Church
Statement of Receipts and Payments
for the Financial Year 1 October 2024 to 30 September 2025

	Unrestricted £	Restricted £	Total 24-25 £	Total 23-24 £	Note
Receipts					
Bankers Orders	32,398.00		32,398.00	32,616.96	
Free Will Offering (envelopes)	5,998.00		5,998.00	5,417.50	
Collections (open plate)	3,757.26		3,757.26	2,828.05	
Hall Donations	21,062.27		21,062.27	21,413.98	1
Coffee receipts	491.14		491.14	567.54	
Donations	1,785.50		1,785.50	6,736.75	
Dividends, interest	5,525.04	58.45	5,583.49	5,284.96	2
Fund raising	11,113.60	1,027.42	12,141.02	19,901.00	3
HMRC tax recovery	16,173.17		16,173.17	8,956.55	
Magazine	711.94		711.94	640.60	
Other income	2,574.30		2,574.30	1,245.00	
Special collections	1,515.84		1,515.84	477.80	4
Wednesday Lunch Group	1,705.22		1,705.22	1,894.21	5
	104,811.28	1,085.87	105,897.15	107,980.90	
Payments					
Administration	1,351.12		1,351.12	1,482.39	6
Choir	-		-	-	
Cleaning	6,207.76		6,207.76	6,136.87	
Donations out	871.72		871.72	928.82	
Fuel costs	7,544.90		7,544.90	8,657.60	
Hall expenses	44.81		44.81	335.46	
Maintenance	2,377.42		2,377.42	3,148.82	
Major Refurbishment	14,450.40		14,450.40	8,708.13	7
Ministry	44,237.28		44,237.28	45,033.12	8
Mission Support	5,000.00		5,000.00	-	4
Mission, Education	160.00		160.00	429.56	
Organist	5,277.63		5,277.63	4,986.34	
Printing	794.54		794.54	1,010.52	
Property	7,963.79		7,963.79	8,190.43	9
Quota	10,873.40		10,873.40	10,702.20	10
Special collections out	1,515.84		1,515.84	477.80	4
Wednesday Lunch Group	1,700.00		1,700.00	1,964.00	5
Worship, Services	531.99	730.00	1,261.99	1,949.84	
	110,902.60	730.00	111,632.60	104,141.90	
(Deficit) /Surplus for year	(6,091.32)	355.87	(5,735.45)	3,839.00	

**All Saints Episcopal Church
Statement of Fund Balances
for the year ended 30 September 2025**

	Unrestricted Funds	Restricted Funds	Total 30.09.25	Total 30.09.24
	£	£	£	£
Income	104,811	1,086	105,897	107,981
Expenditure	110,902	730	111,632	104,142
Surplus/(Deficit) for the year	(6,091)	356	(5,735)	3,839
Fund balances brought forward	64,645	10,899	75,544	71,705
Fund balances carried forward	58,554	11,255	69,809	75,544

Represented by:

Bank of Scotland account	19,830	26,599
Leeds BS account	49,979	48,945
	69,809	75,544

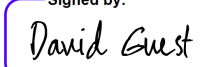
Restricted funds at 30 September 2025 comprise £6,758 in the Choir Fund, £138 in the Youth Fellowship Fund, £3,332 in the Flower Fund and £1,027 in the Bellcote repair Fund.

Investments

In addition to the fund balances above, the charity also holds listed investments as detailed below:

1. An investment in the Scottish Episcopal Church Unit Trust Pool (UTP) of 4,537 units. These units increased in value from £30,505.7 on 30/9/24 to £33,313.9, and the holding from £138,404.36 to £151,145.16.
2. Individual shareholdings:
 - Iberdrola: 428 shares quoted in Spain valued at 16.105 Euros (6,893 Euros)
 - British Telecommunications Group: 335 shares at 186.9p (£626).
 - United Utilities Group: 60 shares at £12.23 (£734).

Approved by the Vestry (who are the Board of Trustees) on 13 April 2026 and signed on its behalf by

Signed by:

 BF63CB16CFE24C5...
 Revd David Guest (Rector)

All Saints Episcopal Church Notes on Receipts and Payments

1. Hall donations in 2024-25 were marginally behind 2023-24.
2. The dividends are dominated by the interest on the UTP (£4,492) but also included dividends of £58 on individual shareholdings held in the Choir Fund. Interest on the Leeds BS account of £1,033 was retained in Unrestricted Funds.
3. Several fundraising events took place during the year, including a Daffodil Tea in April (£450), Prayer & Giving Day in May (£1,945) and Burns Night Supper in January (£630). In addition, a fundraising campaign was successfully undertaken to fund repairs to the Stained Glass Memorial window, raising £7,268 before Gift Aid. £1,027 was also raised in anticipation of repair work being undertaken on the bellcote in 2025-26.
4. There were several special collections during the year: for Tearfund, Livingstonia Hospital and the Bishops Lent Appeal. £5,000 was also donated to a range of local and international charities under the Mission Support heading.
5. The Funds of the Wednesday Lunch Group (WLG) are administered as a separate element in the General Fund. The Group met throughout its usual winter and spring season.
6. Administration includes as usual the fee for the services of the Independent Examiner.
7. The Major Refurbishment costs were repairs to the stained glass window, repairs to the church carpark and the initial assessment of work required to the bellcote. In the prior year, this heading covered work undertaken on the Rectory.
8. Ministry essentially covers the stipend, pension contributions and expenses for the Rector.
9. The Property heading covers insurance for all the Church buildings as well as Council Tax for the Rectory.
10. Quota is the tithe on Church income which is paid to the Diocese for support of the Scottish Episcopal Church.
11. During the year ended 30 September 2025 no trustee received any remuneration or expenses other than reimbursement for the cost of items purchased on behalf of the Charity, other than the Rector, Revd David Guest who was paid a stipend and expenses in accordance with his employment contract.

Independent Examiner's Report to the Trustees of All Saints Episcopal Church

I report on the accounts of the charity for the year ended 30 September 2025, which are set out on pages 4 to 6.

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 report

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 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 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.

DocuSigned by:



Jennifer Irvine

Chartered Accountant
Bell Barr & Company
2 Stewart Street
Milngavie
Glasgow
G62 6BW

15 April 2026

All Saints Episcopal Church

Scotland - Charity number SC005552

Accounts

All Saints Scottish Episcopal Church Bearsden

Financial Statements for the year ended 30 September 2024

Charity No: SC005552

All Saints Episcopal Church

Report of Trustees for Financial Year 2023-24

The trustees present their report with the financial statements of the charity's performance for the year ended 30 September 2024.

OBJECTIVES AND ACTIVITIES

The objective of the Vestry, full members of which are the Trustees of All Saints, is to advance the mission of the Christian Church, through worship, service, and fellowship. This is carried out through mission and pastoral activities. The principal activities of the Church are public worship, outreach to the community and the spiritual development of its members.

Donations are made regularly to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas.

In carrying out its objectives the Vestry depends upon the contributions, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities, the maintenance of premises and fabric, and organising a variety of pastoral and social activities.

ALL SAINTS DURING THE YEAR UNDER REPORT

All Saints current Rector, [REDACTED] was instituted on 15th June 2023 and so was in place for the full year 2023-24.

We have 78 members on our congregational roll and 70 on the Communicants Roll as defined by Canon 41.2. It has been good to welcome new members during the year.

Highlights of the past year have included a Flower Festival ending with Songs of Praise based on favourite hymns in June; a number of ecumenical events, with services held together with New Kilpatrick (both at All Saints and at NKP church) at Advent, Christmas, and Holy Week, a unity lunch in January, plus welcoming a new Baptist minister in August.

The Rector has led a number of services at Abbotsford House care home during the year and these seasonal visits have now become monthly. He has also made visits to other care homes by request. He is also developing links with the local Boys Brigade and continues to attempt to access local schools.

We held a successful Prayer and Giving Day in May. This led to the production of a prayer diary for the church, with suggestions for prayer for each day of the week. It also launched a weekly prayer group meeting before the weekly Wednesday Communion services.

It remains our hope to relaunch our Visitors Group properly. It continued during the vacancy and congregation members still stay in touch where possible with those with whom they were put in contact. The Rector is always willing to visit people in home, hospital, hospice or care homes if made aware of a need and will happily take home Communion if requested. Such pastoral work is understandably increasingly regulated by safeguarding demands.

In addition to the regular house study groups we held study groups in the hall for Advent and Lent in connection with St Andrew's, Milngavie.

We have maintained our pattern of regular Sunday services based around the 10.30am choral Eucharist which is now livestreamed on Facebook each week, though this has been challenging

because of poor connectivity to Wi Fi/mobile signal. However, we are looking at ways of providing a better service, especially as we regularly have 50-60 people watching live or later. We also have a 9am said Communion on the first and third Sundays of each month with an evening service from time to time for special occasions.

We have been pleased to develop good links with Tearfund this year, and have welcomed their Church & Supporter Engagement Team Leader to speak in church and to the Wednesday lunch group. We made donations of toys at Christmas to Glasgow Children's Holiday Scheme and Aberlour.

We have been trying for some time to run social events for fun and fundraising, and a team will be set up to organise these in the coming year. We were glad to organise a Big Quiz Night earlier in November, raising funds for Tearfund and other charities we support in mission.

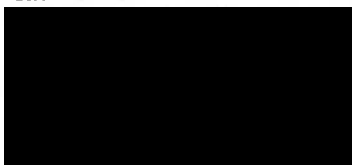
FINANCIAL PERFORMANCE OF ALL SAINTS IN 2023-24.

Following a deficit in 2022-23, efforts were made to improve the financial position of All Saints in 2023-24, and as a result a surplus of £3,839 is reported. Fundraising activities took place and raised a total of £19,901 and it is hoped that this will continue in 2024-25. Donations for use of the Hall also increased substantially, recovering to a higher level than before the impact of COVID lockdowns.

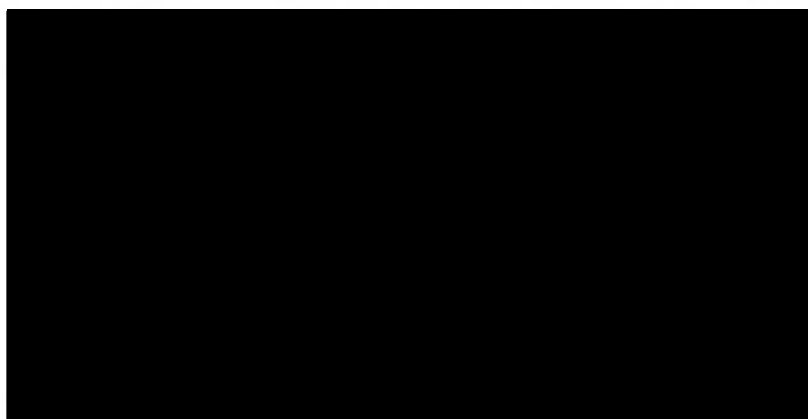
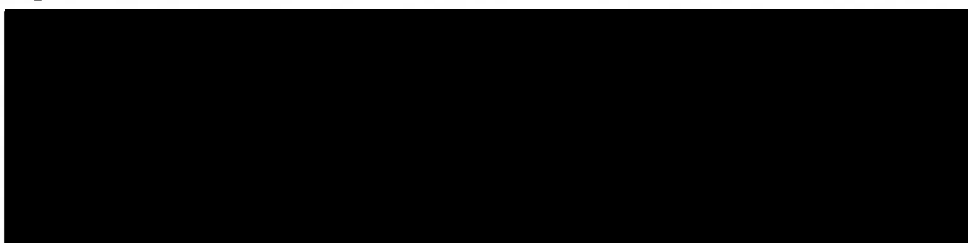
Costs also increased in the year reflecting a full year of the Rector's costs. No payments were made during the year for Mission Support, but the Vestry has decided to make payments in 2024-25 funded by the surplus from 2023-24.

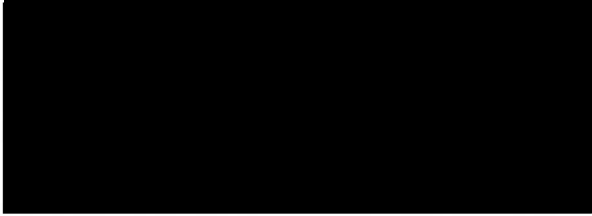
Reference and Administrative Details

Address



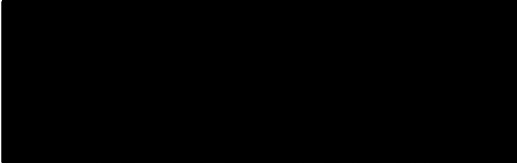
Principal Officers





CONCLUSION

In conclusion, the Rector and Vestry wish to thank all members of the Congregation who help in so many different ways in carrying on the work of the Church, and without whom nothing would be possible.



Date:

3rd March 2025

All Saints Episcopal Church
Statement of Receipts and Payments
for the Financial Year 1 October 2023 to 30 September 2024

	Unrestricted £	Restricted £	Total 23-24 £	Total 22-23 £	Note
Receipts					
Bankers Orders	32,616.96		32,616.96	33,085.00	
Free Will Offering (envelopes)	5,417.50		5,417.50	5,587.00	
Collections (open plate)	2,828.05		2,828.05	1,928.50	
Hall Donations	21,413.98		21,413.98	12,567.00	1
Coffee receipts	567.54		567.54	384.71	
Donations	1,736.75	5,000.00	6,736.75	3,806.70	
Dividends, interest	5,228.30	56.66	5,284.96	496.50	2
Fund raising	19,901.00		19,901.00	-	3
HMRC tax recovery	8,956.55		8,956.55	9,996.34	
Magazine	640.60		640.60	30.00	4
Other income	1,245.00		1,245.00	5,977.29	
Special collections	477.80		477.80	2,749.70	5
Wednesday Lunch Group	1,894.21		1,894.21	2,041.25	6
	102,924.24	5,056.66	107,980.90	78,649.99	
Payments					
Administration	1,482.39		1,482.39	9,296.14	7
Choir	-		-	-	
Cleaning	6,136.87		6,136.87	5,664.36	
Donations out	928.82		928.82	452.77	
Fuel costs	8,657.60		8,657.60	7,471.98	
Hall expenses	335.46		335.46	75.87	
Maintenance	3,148.82		3,148.82	4,584.75	
Major Refurbishment	8,708.13		8,708.13	14,695.33	10
Ministry	45,033.12		45,033.12	13,925.21	8
Mission Support	-		-	7,000.00	5
Mission, Education	429.56		429.56	-	
Organist	4,986.34		4,986.34	4,613.12	
Printing	1,010.52		1,010.52	1,094.22	
Property	8,190.43		8,190.43	4,186.37	9
Quota	10,702.20		10,702.20	9,661.40	11
Special collections out	477.80		477.80	2,427.70	5
Wednesday Lunch Group	1,964.00		1,964.00	1,971.25	6
Worship, Services	1,011.29	938.55	1,949.84	575.36	
	103,203.35	938.55	104,141.90	87,695.83	
Surplus/(Deficit) for year	(279.11)	4,118.11	3,839.00	(9,045.84)	

**All Saints Episcopal Church
Statement of Fund Balances
for the year ended 30 September 2024**

	Unrestricted Funds £	Restricted Funds £	Total 30.09.24 £	Total 30.09.23 £
Income	102,924	5,057	107,981	78,650
Expenditure	103,203	939	104,142	87,696
Surplus/(Deficit) for the year	(279)	4,118	3,839	(9,046)
Fund balances brought forward	64,924	6,781	71,705	80,751
Fund balances carried forward	64,645	10,899	75,544	71,705

Represented by:

Bank of Scotland account		26,599	11,441
Leeds BS account		48,945	60,264
		75,544	71,705

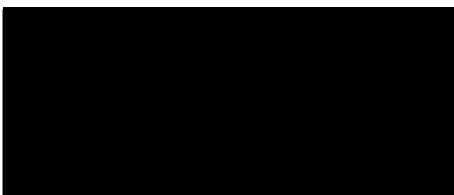
Restricted funds at 30 September 2024 comprise £6,700 in the Choir Fund, £138 in the Youth Fellowship Fund and £4,061 in the Flower Fund.

Investments

In addition to the fund balances above, the charity also holds listed investments as detailed below:

1. An investment in the Scottish Episcopal Church Unit Trust Pool (UTP) of 4,537 units. These units increased in value from £26.4722 on 30/9/23 to £30.5057, and the holding from £120,104.37 to £138,404.36.
2. Individual shareholdings:
 - Iberdrola: 428 shares quoted in Spain valued at 13.72 Euros (5,872 Euros)
 - British Telecommunications Group: 335 shares at 150.6p (£505).
 - United Utilities Group: 60 shares at £10.53 (£632).

Approved by the Vestry (who are the Board of Trustees) on 3rd March 2025 and signed on its behalf by



Date:

3rd March 2025

All Saints Episcopal Church Notes on Receipts and Payments

1. Hall donations in 2023-24 were 70% greater than in 2022-23, now higher than the pre-COVID value of 2018-19.
2. The dividends are dominated by the interest on the UTP (£3,947) but also included dividends of £57 on individual shareholdings held in the Choir Fund. Interest on the Leeds BS account of £1,281 was retained in Unrestricted Funds.
3. Two fundraising events took place during the year. The Prayer & Giving Day in May and the Flower Festival in June raised £18,870 and £1,031 respectively.
4. During the year the congregation was asked to resume making contributions to the cost of the magazine, and the practice of collecting most copies in the church has also resumed with only a small number continuing to be sent by post.
5. There was one special collection during the year: a retiring collection in August for Tearfund. No other donations were made to Mission Support during the year but plans have been made to resume this practice in 2024-25.
6. The Funds of the Wednesday Lunch Group (WLG) are administered as a separate element in the General Fund. The Group met throughout its usual winter and spring season.
7. Administration includes as usual the fee for the services of the Independent Examiner.
8. Ministry costs reflect the full year of costs of the Rector and so has increased substantially from the prior year when there was a vacancy for more than 8 months.
9. The Property heading covers insurance for all the Church buildings as well as Council Tax for the Rectory. Again this has increased substantially from the prior year when the Rectory was vacant for part of the year.
10. Further work on the Rectory was completed during the year, and those costs are included under the Major Refurbishment heading, as in the prior year.
11. Quota is the tithe on Church income which is paid to the Diocese for support of the Scottish Episcopal Church.
12. During the year ended 30 September 2024 no trustee received any remuneration or expenses other than reimbursement for the cost of items purchased on behalf of the Charity, other than the Rector, [REDACTED] who was paid a stipend and expenses in accordance with his employment contract.

Independent Examiner's Report to the Trustees of All Saints Episcopal Church

I report on the accounts of the charity for the year ended 30 September 2024, which are set out on pages 4 to 6.

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 report

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 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 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.



Bell Barr & Company
2 Stewart Street
Milngavie
Glasgow
G62 6BW

10th March 2025