

St Andrews Episcopal Church: Milngavie

Scotland · Charity number SC008683

Details

Status	Active
Legal form	Unincorporated association
Part of	General Synod Of The Scottish Episcopal Church (SC015962)
Registered	1946-01-02
Register	View on the OSCR register

Contact

Address	19 Craighdu Road Milngavie Glasgow G62 7TH
Website	https://milngavie.church.scot

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: 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.

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

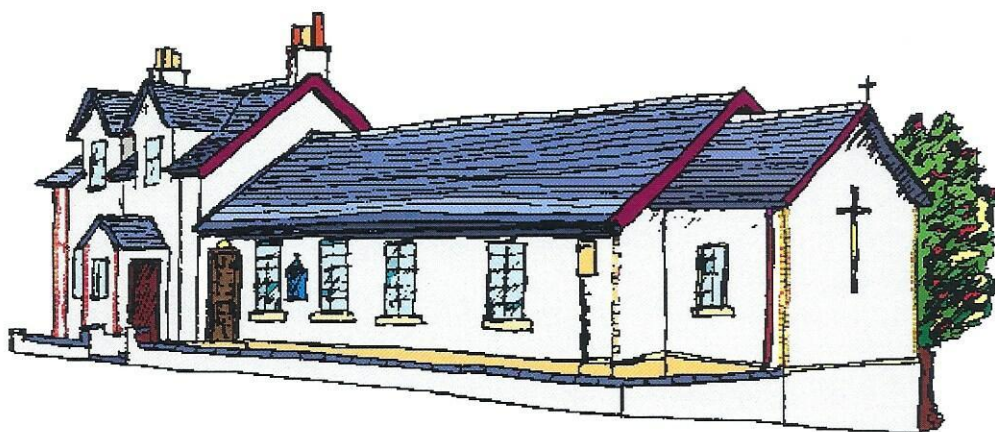
Period end	Income	Expenditure	Assets	Employees
2025-08-31	£94,143	£73,300	-	1
2024-08-31	£69,748	£60,215	-	1
2023-08-31	£52,627	£54,440	-	1
2022-08-31	£80,926	£74,190	-	1
2021-08-31	£60,558	£47,717	-	1

St Andrews Episcopal Church: Milngavie

Scotland - Charity number SC008683

Accounts

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.

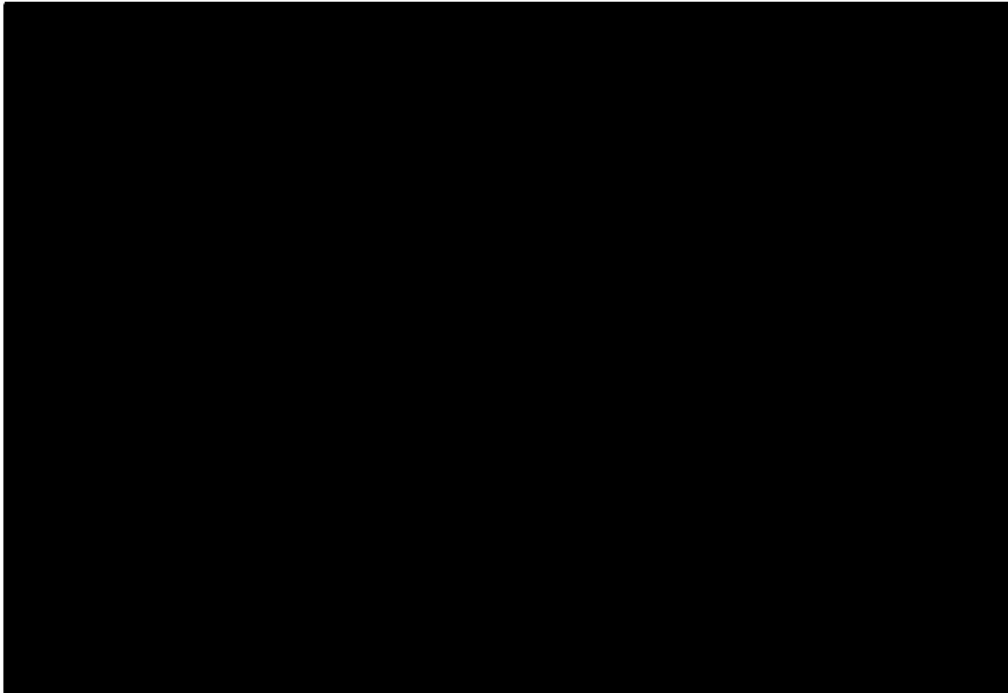
ST ANDREW'S SCOTTISH EPISCOPAL CHURCH, MILNGAVE

SCOTTISH CHARITY REFERENCE NUMBER: SC 008683

INLAND REVENUE REFERENCE: CR 41077

LEI: 213800EEGQRZQL5JM531

CHARITY TRUSTEES AS OF 31 August 2025



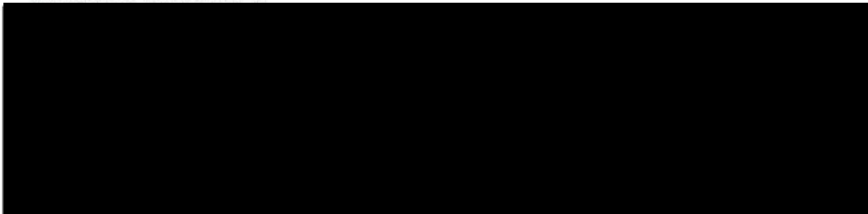
INDEPENDENT EXAMINER



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 1st 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

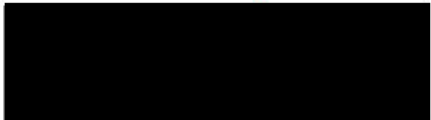
The Vestry's established policy with respect to its unrestricted funds and reserves is that, in the event of there being a significant prolonged drop in income, the church will be able to maintain its current level of activities for a reasonable period until either significant economies could be achieved 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>	2025	2024
<u>RECEIPTS</u>			
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
TOTAL RECEIPTS		94,143	69,748
<u>PAYMENTS</u>			
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
TOTAL PAYMENTS		73,300	60,215
<i>negative/surplus per cash book</i>		20,843	9,533
STATEMENT OF FUNDS AT 31 AUGUST			
Church Funds - General represented by:-			
Current Account Bank of Scotland reconciliation		64,957	44,114
	31/08/24		44,114
	31/08/25		64,957
Difference to 31 August 2024 signed by one or two trustees			20,843
<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
Total investments		226,100	211,652

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

Notes on accounts to 31 August 2025

	2025	2024
1.Congregational & Voluntary Income		
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
Total	56,601	45,336
2. Investment income		
Dividends I.I. portfolio & Epworth	1,465	2,708
SEC Unit trust Pool	3,341	2,936
Total	4,806	5,644
3.Property Revenue - Hall		
INCOME		
Lettings	14,429	12,845
Meter	59	69
Total	14,488	12,914
EXPENDITURE		
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
TOTAL	7,144	8,538
Net surplus/deficit on hall	7,344	4,376

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

	2025	2024	
4. Clergy Costs			
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	
Total	31,603	31,583	
5. Property Expenses			
Insurance	426	557	
Repairs and Renewals	5,477	478	
Power	660	2,420	
Quinquennial survey work	12,847	866	
Garden bench	0	599	
Total	19,410	4,920	
6. Church Expenses			
Altar bread	79	59	
Altar wine	0	119	
Candles	89	141	
Lent group books	150	0	
Total	318	319	
7. Administrative Expenses			
ii fee	144	108	
Gift/ reimbursement	227	68	
CCLI/RSCM	339	232	
Organist	2,743	2,671	
Bank charges/TreeFest/Printing/pianotuning	250	0	
Total	3,703	3,079	
8. Charitable Giving			
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		
Total	1,559	2,492	

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

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

10a Investments in shares		Market Value	Market Value
Interactive Investors	31/08/2025	54,685	51,421
Waystone (formerly called Epworth)	31/08/2025	28,681	28,656
10b SEC Unit Trust Pool	31/08/2025	110,346	101,575
10c Investments in cash			
Bank of Scotland 32 day notice variable	29/08/2025	32,387	30,000

11 Property Value (not within accounts)

CHURCH	557,017		557,017 CHURCH
HALL	385,090		385,090 HALL
F. HOUSE	363,026		363,026 F. House