St Andrew's Scottish Episcopal Church, Milngavie

Financial Profile & Financial Planning

Church Complex in Milngavie. From the left, Friendship House and St Andrew's Church in Park Road, Church Hall in Stewart Street.

Overview of current financial arrangements

St Andrew's is a small but sustainable charge with respect to income and expenditure and with significant investments which can resolve any cash shortfall problems. It is well capable of funding a Rectorship on a 50% stipend plus associated costs. The congregation is highly engaged with the activities of the church and generous in giving. The church's financial year runs from 1st September to 31st August.

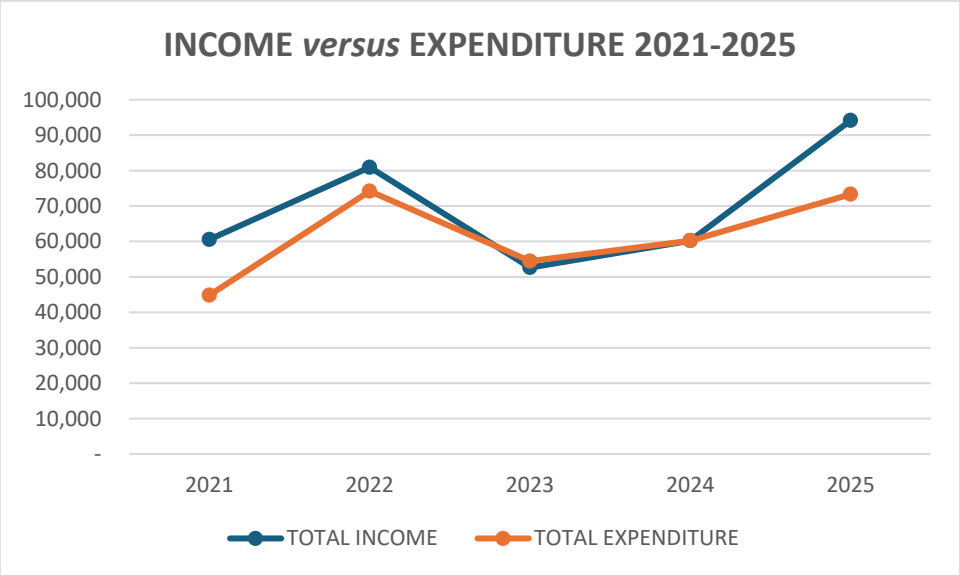


Fig. 1 Total Income and Expenditures for 2021-2025. Any annual shortfall is balanced from current and savings bank accounts.

Finances are currently managed by a team of three people, the Treasurer, who takes overall responsibility, and two team members who handle (a) the accounts and bookkeeping and (b) pension, HMRC and Gift Aid.

Important aspects of the charge are that there are no shared charges to be ministered to by the Rector, but equally we do not have a Rectory or a Mission Support Grant from the Diocese.

Financial Planning/Annual Reports

Income Streams

There are four main income streams as shown in Figure 2. For information purposes, Friendship House is a dwelling house attached to the church which now serves as an outreach café in the community. It was used by former charity Milngavie Churches Association until 2024, when management passed back to St Andrew's. With the agreement of the Office of the Scottish Charities Regulator (OSCR), money remaining in the charity's bank account was transferred to St Andrew's to support continued operation of the café. While income from congregational giving makes up around two-thirds of the total, income from property and investments is also needed. The church hall is heavily used during the week with a wide range of user groups, generating income. However, fundraising has taken a back seat in recent years. Details of our portfolio of investments are given in the Annual Report in Appendix 2.

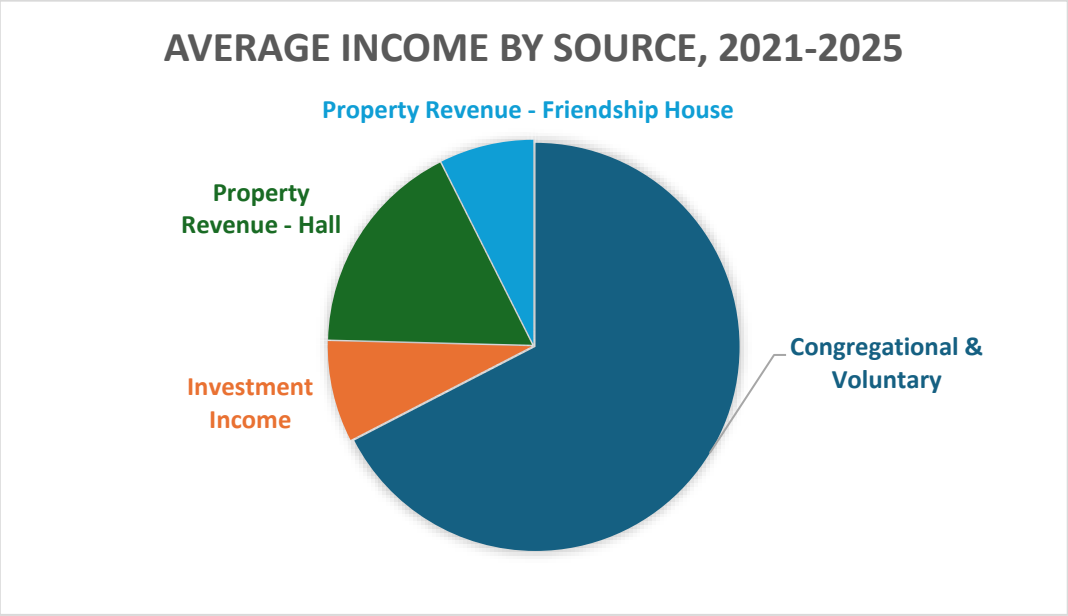


Fig.2 Four main sources of income at St Andrew's, averaged over the last 5 years. Friendship house income became available from 2024 onwards.

Expenditures

These have varied over the years, often depending on maintenance needs indicated in Quinquennial Surveys and on adherence to health & safety and environmental standards. These are summarised in Figure 3,

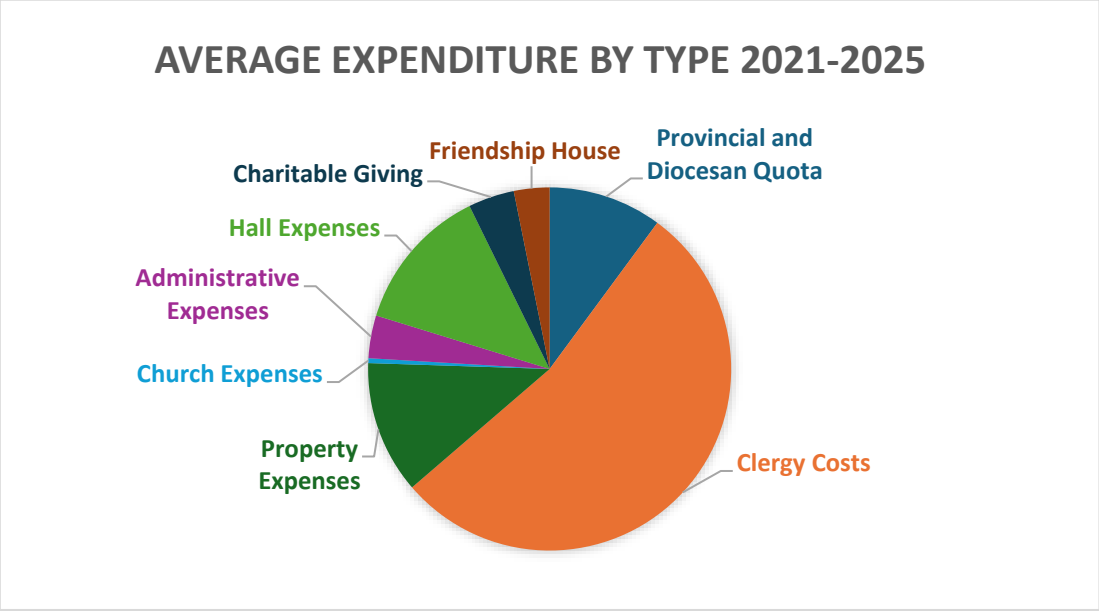


Fig. 3 Summary of the main types of expenditure at St Andrew's, averaged over the last five years.

A copy of the most recent (2025) Annual Report, as submitted to the Diocesan Office and OSCR is provided in Appendix 1.

Appointment of a New part-time Rector:
what we can offer—Budget and Clarification of Terms & Conditions

Our previous incumbent and husband were in a position to purchase a house in the expensive Milngavie & Bearsden area, so arrangements made for them may well be different for a new Rector and family. Several of the costs are known as they are standardised within the Diocese and Province but others will be discussed with the new incumbent to reach an agreement in consultation with the Bishop, Dean and Treasurer. However, St Andrew's intention is to provide what is needed unstintingly: ballpark figures for budgeting in Table 1 below are initial estimates only. Of particular interest to a new Rector and family, we have budgeted £12,000 per annum as a contribution to rent or a mortgage, whichever the new incumbent prefers. Payments each month will be credited to the Rector's account by the last Thursday of each month.

Table 1 Recruitment and Relocation costs

Item	Amount p.a. set by Diocese	Amount, estimated (not set by Diocese)	Notes
Advertising of vacancy in *Church Times*		£1050[#]	Covered by St Andrew's. The standard "Until-Filled" package
Interviews: Travel Accommodation & Subsistence PVG costs		 £500 	Travel by Bishop and Dean covered by the Diocese. Travel, accommodation and subsistence for candidate covered by St Andrew's Covered by the Diocese
Moving expenses		Up to £8,000** Up to £3,000**	For moving to Milngavie from England For moving to Milngavie from within Scotland
TOTAL		£9,550 £4,550	For moving to Milngavie from England For moving to Milngavie from within Scotland

[#]Based on the most recent published pricing (January 2024) from an official Church Times advertising policy document, https://d3hgrlq6yacptf.cloudfront.net/5fbc2ba5a8086/content/pages/documents/church-times-advertising-policy-final.docx

*** Based on information from former Dean Reuben and* https://howmuchshoulditcost.co.uk/removals/glasgow

Table 2 Details of proposed working agreement between the Vestry of St Andrew's, Milngavie, and the Rector*

Item	Amount p.a. set by General Synod	Amount, estimated, not set by General Synod/ Diocese	Explanatory Notes
Stipend	£18,718		The figure is for a half stipend at 2027 levels.
Pension contribution	£4117.96		50% of standard pension contribution, paid by the congregation into the SEC pension fund
Housing allowance		£12,000*	Towards rent or a mortgage
50% of: Council Tax + Water and Waste water		£2,354#	Liable to deductions for tax and National Insurance Provisionally Council Tax Band G
Telephone Broadband Mobile		£25 per month = £300 p.a. £14 per month = £168 p.a. £6.15per month = £73.80 p.a.	50% of a BT landline with unlimited minutes 50% of BT Broadband with unlimited minutes 50% of an O2 Airtime Plan All work-related calls will be paid
Electricity and gas	By arrangement with the Rector		If paid by the Vestry, these are liable for income tax.
Annual locum budget	£60.00 per service £30.00 per service not involving a sermon	5 Sundays x £60 = £300 Plus [midweeks] 5 x £30 = £150	Travel expenses of Locums to be paid in addition
<u>Travel expenses for periods less than a day</u> <u>Subsistence</u>	55p per mile (no mileage limit for work-related travel) £20 per day	Up to 10 miles/ session (as defined below under "Working Week") 5 sessions/week 45 weeks/year = £1237.50	HMRC Rate from Apr 26 as confirmed by the General Synod and Diocese. Travel claims to be submitted monthly – details of journeys to be retained by the Rector for the accounts Any work-related mileage above 10 miles/session will be covered

Item	Amount p.a. set by General Synod	Amount, estimated, not set by General Synod/ Diocese	Explanatory Notes
**Working week Sunday morning plus an average of 2 days per week to include regular mid-week events e.g. Thursday morning Eucharist	Holiday entitlement [next column]	5 Sundays and associated weeks off per year	Holiday entitlement runs on the basis of a calendar year
CPD: training, conferences Quiet days, retreats Books	Travel for all such events: public transport costs or, if by car, 55p per mile	£500 p.a. for fees of courses/ conferences £120/day, 7 days p.a. £200 p.a.	Intention is to encourage and support CPD activities. Budget can be increased if required.
SUB TOTALS	£21,571	£18,383.3	
PLUS RECRUITMENT etc.	£9550 or £4550		Depending on distance of relocation
GRAND TOTAL	£49,504 or £44,504		

** Based on the agreement made by previous Treasurer, Gordon Rutherford, with the previous incumbent and our interpretation of the current SEC Personnel Policies*

*** The Administration Board of the General Synod's Personnel Polices are not explicit about what is meant by "pro-rata" for a part-time role. The following includes St Andrew's Vestry's interpretation which we believe is more generous that the Personnel Policies.*
https://www.scotland.anglican.org/resource/clergy-resources/personnel-policies/

[#] Band G — Typical size: Large 4–5 bedroom detached Approx. floor area: 160–250 m² Typical property types: Executive detached homes, extended villas. Council Tax incl. water & wastewater = £ 4,708 p.a.

Table 3—Draft Financial Forecast for the Calendar Year 2027

[St Andrew's Financial Year is 1 September to 31 August and we hope the new Rector would start in early 2027 hence an illustrative budget for that calendar year.]

		FORECAST
CHURCH INCOME	**2025-2026**	**2027**
Congregation & voluntary	40,000	64,500
Investment	5,500	5,500
Fundraising	0	0
Hall Income	14,000	14,000
Friendship House	5,000	5,000
Misc receipts		
TOTAL	**64,500**	**89,000**
EXPENDITURE		
Clergy cost	32,691	49,504 - 44,504*
Quota	7,500	6,000
Property expenses**	75,000	6,000
Church expenses	350	350
Friendship House expenses	4,000	6,000
Admin. Costs***	3,700	3,700
Charitable giving	2,500	2,500
Hall costs	8,000	8,000
Misc payments	0	0
TOTAL	**133,741**	**82,054-77,054***
SURPLUS/DEFICIT	**-69,241**	**6,946-11,946***

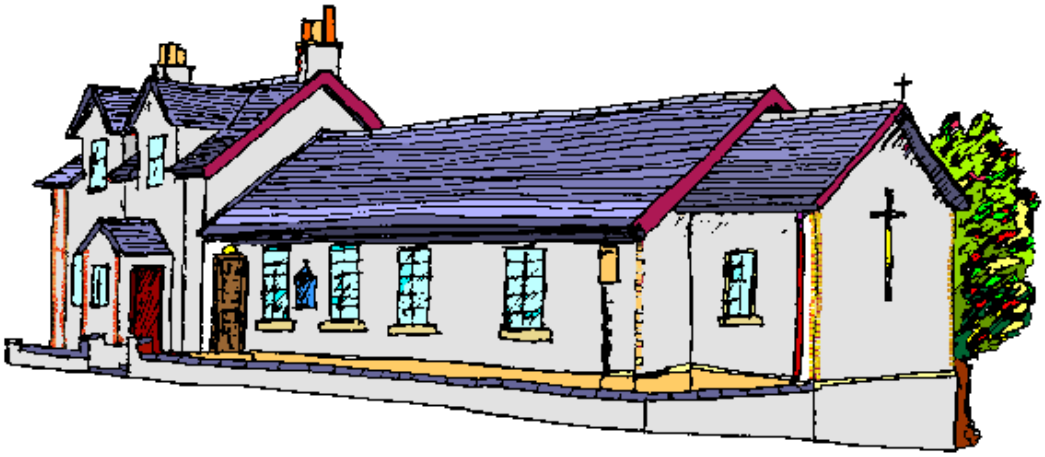
*Depending on relocation distance

** Includes Quinquennial survey work

*** Includes payments to organists and pianists

Appendix 1 Most recent Annual Report

ST. ANDREW'S SCOTTISH EPISCOPAL CHURCH.
Milngavie



ANNUAL REPORTS AND ACCOUNTS
YEAR ENDED 31 AUGUST 2025

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

Revd Andrea Hagenbuch	Rector
In abeyance	Priest's Warden
Mr Steve McVey	People's Warden
	Alternative Lay Representative, Property Convenor
Mrs Helen Paisley	Secretary
Mr Robert Anderson	Treasurer
Mr Tim Rhead	Lay Representative
Mrs Jane Joy	Ordinary Member (2018 - 2025)
Mrs Catriona Craig	Ordinary Member (2024 - 2025)
Mrs Christine Bishop	Ordinary Member (2022 - 2025)
Mr Geoffrey Haydock	Ordinary Member (2022 - 2025)

INDEPENDENT EXAMINER

Graham Mill,

20 Prestonfield,

Milngavie,

Glasgow G62 7PZ.

BANKERS

Bank of Scotland

2 Station Road

Milngavie

Glasgow G62 8AA

CHURCH ADDRESS

St Andrew's Church, 19 Park Road, Milngavie, G62 6PJ

St Andrew's Church Hall, Stewart Street, Milngavie, G62 6BW

Friendship House Community Café, 17 Park Road, Milngavie, G62 6PJ

PRINCIPAL OFFICE

c/o Mrs Helen Paisley

30 Grampian Way

Bearsden

G61 4RW

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,

Helen Paisley, Secretary. *Dated* ……19 Oct 25……

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 Regulations

   have 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.

Graham Mill,
20 Prestonfield,
Milngavie,
Glasgow G62 7PZ.

Date 18 Oct 25

Appendix 2 Annual Accounts

	Note	2025		2024	
RECEIPTS					
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**
PAYMENTS					
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**
negative/surplus per cash book			**20,843**		**9,533**
STATEMENT OF FUNDS AT 31 AUGUST					
Church Funds - General					
represented by:-					
Current Account Bank of Scotland			**64,957**	**44,114**	
reconciliation					
	31/08/24			44,114	
	31/08/25			64,957	
Difference to 31 August 2024					**20,843**

signed by one or two trustees **NAME IN BLOCK CAPITALS**

ROBERT ANDERSON

HELEN PAISLEY

There are no restricted funds.

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**

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**

	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**

	2025	2024

9. Friendship House

Property Revenue				
Receipts	4,705			
Donation*	12,912			
* From former charity "Milngavie Churches Association Friendship House"				
		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