

(SC 013137. 2024. 1)

DRUMCHAPEL UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No. SC 013137

A Congregation of the United Free Church of Scotland,
Charity No. SC008167.

Congregation Report and Financial Statements

Year ending 31 December 2024

Principal place of worship and of Congregation activities:

135 Dunkenny Road, Drumchapel, Glasgow G15 8DT

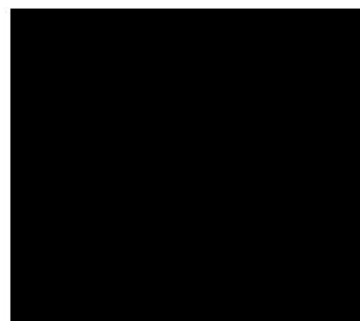
Congregation Report and Financial Statements

Year ending 31 December 2024

	Page
Contents	1
Trustees, Office Bearers, members of Courts of the Congregation	2
Congregation Report	3-6
Report of the Independent Examiner	7
Statement and Movement of Balances on Congregational Funds	8
Notes to Financial Statements	8
Financial Statements:-	
<i>Receipts and Payments, all Funds</i>	9
<i>Supplement Sheet and notes</i>	10

**Office Bearers, Trustees and Members of the Courts of the Congregation
serving during Year ending 31 December 2024**

Minister



Office Bearers

Session Clerk
Clerk to Board
Treasurer

Property Trustees

Minister, Session Clerk, Clerk to the Board, Treasurer
(ex Officio)

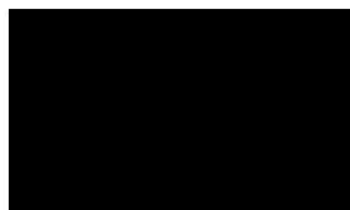
Kirk Session

Minister
Session Clerk
Elders:-



Congregational Board

Minister
Session Clerk
Clerk to Board
Elders
Treasurer
Elected Members:-



██████████ was elected to the Congregational Board for a term of 3 years at the AGM held on 22nd February 2024. ██████████ was ordained as an Elder on 28th May 2024. Sadly ██████████ passed away on 9th July 2024.

Bankers

Bank of Scotland and Scottish Widows Bank

Independent Examiner



Congregation Report year ending 31 December 2024

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister of this Congregation is appointed by the Presbytery of the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

. As has become our custom in January we had a special Saturday morning prayer time that all the congregation were encouraged to attend to pray for the work of our church for the year ahead and this is always a nice time of fellowship as well.

It has been a busy year with two services on a Sunday, both of which are Live Streamed. A ladies bible study is held on a Monday morning, Little Lambs toddler group on a Wednesday morning and bible study and prayer meeting on a Thursday evening. In the Spring we held a Church Weekend at Home at which a special invited speaker led the various sessions. It was designed in such a way that people who could not attend the whole weekend could come when work and family commitments allowed. We also hosted a joint Easter service with the local Baptist church.

During the summer we enjoyed our annual church outing to Ayr which is always a happy event for all age groups within the congregation. In June we had the pleasure of seeing a couple from the church being married in front of a large number of friends and family. In August we held a very successful Open Day attended by many from the community. We also held a McMillan Cancer Support coffee morning with Faith Mission providing a pop up book shop.

Despite the financial challenges facing everyone we once again responded to the Blythwood Care shoebox appeal and filled 204 shoeboxes with hats, gloves, scarfs and toiletries for distribution in Eastern Europe. We also sent financial gifts to eight missionary societies at home and overseas. In addition we have been able to support the local Foodbank throughout the year with regular donations of tinned food and other necessities.

We have continued to enjoy fellowship and regular times of prayer with Yoker Evangelical Church, Drumchapel Baptist and Milngavie United Free Church as well as some of our ladies supporting the work of the ladies at Knightswood United Free Church.

It has also been a matter of great rejoicing that the number of young children attending Kids Zone on a Sunday morning has continued to grow as does the numbers attending the Youth Fellowship for older children. Both groups have a mix of nationalities..

the year ended with a Christmas Buffet, a special Nativity service for the Little Lambs toddler group and their families, a joint community carol singing evening in the streets around our church and the Baptist church and finally a carol service in the local psychiatric hospital, Surehaven, who again used our church hall on a number of occasions throughout the year for their staff training.

As a congregation we have much to give thanks to God for how he has blessed us throughout the year. We seek His guidance for the year ahead especially as the community in which we serve is ever changing with a mix of nationalities and new housing developments.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 8 to 10 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2024 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Total Receipts amounted to £49,980.89p and Total Payments to £54,251.89p resulting in a deficit of £4,271.00p. This compares with a surplus of £761.18p in 2023. The total amount of all Congregational funds at 31st December 2024 was £54,538.37p.

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of Church together with fittings and furnishings (including communion, other ecclesiastical articles). The Congregation owns a Manse.

These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 7.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 22nd January 2025 and by the Congregation at the Annual General Meeting held on 20th February 2025.

The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed

Minister

Signed

Session Clerk

Signed

Clerk to the Congregational Board

Signed

Treasurer

Date: 20th February 2025

Independent Examiner's Report to the Trustees and Office Bearers of Drumchapel United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2024 which are set on pages 3 to 6 and 8 to 10.

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and 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 report and accounts.

Independent Examiners 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 report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.

Signed:

Name:

Address:

Date: 5 February 2025

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund	Balance 01.01.24 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net Movement on Fund £	Balance 31.12.24 £	Held as follows	£
General	Unrestricted Note 1	21,983.19	48,980.89	51,252.87	-2,271.98	0.00	-2,271.98	19,711.21	Bank of Scotland	2,736.23
Fabric	Designated Note 2	23,555.76	1,000.00	2,386.48	-1,386.48	0.00	-1,386.48	22,169.28	Scottish Widows	51,802.14
Ministry	Designated Note 3	13,270.42	0.00	612.54	-612.54	0.00	-612.54	12,657.88		
Total Congregation Funds		58,809.37	49,980.89	54,251.89	-4,271.00	0.00	-4,271.00	54,538.37		54,538.37

Notes to the Financial Statements for the Year ending 2024

Nature of Congregation Funds:			
General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Fabric	Designated	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Ministry	Designated	Note 3	For additional costs incurred in the furtherance of outreach and new initiatives
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property	Church Hall, Manse	Note 5	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties
Payment to Trustees		Note 6	No payments have been made to any Trustee for performance of their duties as Trustees of the Congregation.
Contingent Liabilities		Note 7	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstanding, contingent liabilities and / or commitments these are noted below:-

Approval of Congregation Financial Statements for the Year ending 31 December 2024 as set out on Pages 8,9,10 by Office Bearers authorised to sign.

Minister

Clerk to Congregational Board

Treasurer

Date

22nd January 2025

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		General Unrestricted	Ministry Designated	Fabric Designated	Total 2024	Notes Details	Total 2023
		£	£	£	£		£
Receipts							
Offerings	Open	4,210.00			4,210.00		2,455.00
	Freewill	3,580.00			3,580.00		5,710.00
	Freewill (gift aid)	28,818.00			28,818.00		26,448.00
	Gift Aid Tax	7,375.74			7,375.74		7,422.34
	Other	0.00					0.00
	Sub Totals	43,983.74	0.00	0.00	43,983.74		42,035.34
Donations	Organisations	50.00			50.00	Page 10.2	70.00
	Other (Gifts)	1,944.78			1,944.78		2,886.65
	Sub Total	1,994.78			1,994.78		2,956.65
Other	Interest	792.82			792.82		427.03
	Rent/ let	0.00			0.00		0.00
	Stedfast	73.00			73.00		60.00
	Phone	361.55			361.55		386.57
	Sub Total	1,227.37	0.00	0.00	1,227.37		873.60
Events	Fundraising	0.00			0.00		0.00
Ordinary Receipts	Total	47,205.89	0.00	0.00	47,205.89		45,865.59
Extra-ordinary	Legacy / Grants (e.g.)				0.00		0.00
	Gifts (e.g.)			1,000.00	1,000.00		0.00
	Sub Total	0.00	0.00	1,000.00	1,000.00		0.00
Missions	Other charities	1,775.00			1,775.00	Page 10.1	3,483.00
Total Receipts		48,980.89	0.00	1,000.00	49,980.89		49,348.59
Payments							
Ministry	Stipend/Salary & NIC	33,150.78			33,150.78		31,631.92
	Telephone	789.95			789.95		773.06
	Pulpit Supply	990.00			990.00		660.00
	Outreach		612.54		612.54		581.73
	Sub Total	34,930.73	612.54	0.00	35,543.27		33,646.71
Other Salary		0.00			0.00		0.00
Property	Council Tax	2,631.33			2,631.33		2,571.43
	Insurance	2,437.68			2,437.68		2,100.30
	Heat & light	3,921.81			3,921.81		1,478.68
	Repairs, upkeep			2,386.48	2,386.48		212.80
	Ground Rent	96.00			96.00		96.00
	Sub Total	9,086.82		2,386.48	11,473.30	Page 10.3	6,459.21
Other	Stedfast Magazine	176.00			176.00		124.00
	Office & Publicity	509.80			509.80		502.87
	Kirk Session	0.00			0.00		0.00
	Miscellaneous	1,064.87			1,064.87	Page 10.4	1,301.21
	Organisations Support	674.55			674.55		421.81
	Sub Total	2,425.22	0.00	0.00	2,425.22		2,349.89
Events	Fundraising expense	0.00			0.00		0.00
Contributions	Denomination	3,035.10			3,035.10		2,594.60
	Presbytery	0.00			0.00		54.00
	Missions	0.00			0.00		0.00
	Sub Total	3,035.10	0.00	0.00	3,035.10		2,648.60
Extra-ordinary	Refurbishment						0.00
	Sub Total	0.00	0.00	0.00			0.00
Mission	Other charities	1,775.00			1,775.00	Page 10.1	3,483.00
Total Payments		51,252.87	612.54	2,386.48	54,251.89		48,587.41
Surplus (Deficit) Net Recpts(Paymnts)		-2,271.98	-612.54	-1,386.48	-4,271.00		761.18
Transfer between Funds		0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		-2,271.98	-612.54	-1,386.48	-4,271.00		761.18

Note Details of Receipts

£

1 Receipts for and Payments to Missions

General Donations	1,775.00
Total Receipts	1,775.00

Contributed to:

Childrens Food Programme	170.00
Faith Mission	100.00
Mizpah Trust	200.00
Easter Scheme Peru	405.00
MAF	200.00
Ukraine Project	300.00
Blythswood Care	300.00
Platform 67	100.00
Total	1,775.00

2 Other Gifts and Donations

General	340.00
Surehaven	720.00
Seara Church	400.00
Easy Fundraising	164.78
Youth Fellowship	200.00
Kids Zone	50.00
Pulpit Supply	70.00
Total	1,944.78

Note Details of Payments

3 Property

Council Tax
Insurance
Heat and Light
Ground Rent

Total

Repairs, Maintenance
Extraordinary

4 Miscellaneous

Retiral Gift
G A Meals
G A Accommodation
Church Keys
Lawnmower Repair
TV Screens & Fittings
Tree & Lights

Total

General

Church	Manse	Total
	2,631.33	2,631.33
1,961.39	476.29	2,437.68
3,921.81		3,921.81
96.00		96.00
5,979.20	3,107.62	9,086.82

Fabric

2,056.48	330.00	2,386.48
		2,386.48

General

50.00
65.00
200.00
40.00
45.00
610.87
54.00
1,064.87