

The Church of Scotland

Drumchapel St Andrews and Yoker Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 December 2024

Congregation No: 161076

Charity No: SC 022128

**Drumchapel St. Andrew's Parish and Yoker Church of Scotland
Trustees Annual Report**

Year ended 31 December 2024

Reference and Administrative Information

Charity name

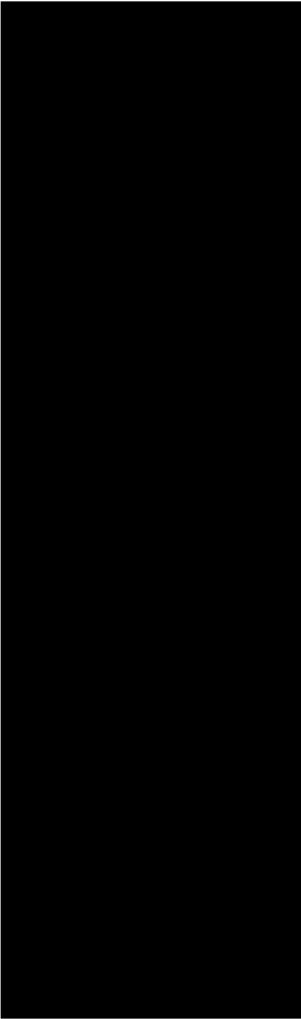
Drumchapel St. Andrew's and Yoker Church of Scotland

Charity registration number
SC022128

Congregational Number
161076

Principal office Contact Address
21 Whitekirk Place
Old Drumchapel
Glasgow G15 6QB

Trustees



**Drumchapel St. Andrew's Parish and Yoker Church of Scotland
Trustees Annual Report**

Year ended 31 December 2024

Irene Walker

Church Treasurer
[REDACTED]

Minister
[REDACTED]

Session Clerk
[REDACTED]

Bankers

Bank of Scotland
Crow Road
836 Crow Road
Glasgow G13 1ET

Royal Bank of Scotland
30 Sylvannia Way South
Clydebank G81 1BU

Independent Examiner
Raymond Henry BSc FCA
Glasgow
G12 8HN

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Changes in Trustees since December 2023

Name Change through marriage/divorce: None

Added: Added: The following Trustees were added as at 9th May 2024 upon Union of Drumchapel St Andrews and Yoker Parish Churches: [REDACTED]

[REDACTED] has been an elder of Drumchapel St Andrews Church for many years and upon the union has now become an active Trustee.

Drumchapel St. Andrew's Parish and Yoker Church of Scotland Trustees Annual Report

Year ended 31 December 2024

Removed: Either through failing health (FH) or no longer attend (NA): None – [REDACTED] removed as Interim Moderator upon Union of Drumchapel St Andrews and Yoker Parish Churches on 9th May 2024

Removed through death: [REDACTED] (22nd November 2024)

Organisational Structure

The Kirk Session is chaired by the minister and meets nine times in a year. Certain Worship, Finance and Property responsibilities are delegated to individuals and committees as appropriate. The Kirk Session is responsible for spiritual and all other affairs within the church. In certain circumstance the Kirk Session may call extra meetings as appropriate to deal with urgent or special issues.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond. We have weekly services on Sundays with involvement of other Churches at special times of the year. There are special weekday services during Holy Week, Christmas Eve and Christmas Day.

There is a Sunday Club and it is our church policy to encourage members of the Congregation and young people to participate in Worship. Many of our young people organise several Sunday services and other special events for the congregation including celebration lunches including Christmas.

Young people participate in the Communion Services and help serve the elements. In the past the minister has participated in 'pulpit swaps' with other ministers within the Drumchapel Churches Partnership (DCP) and beyond.

During the year there were 0 Baptisms, 0 weddings and 2 funerals.

Affirming Church

Drumchapel St. Andrew's and Yoker is a caring and supportive church family, where everyone is welcome. For us, this means that you are valued and affirmed for who you are and encouraged in being all you can be. Our church is open to all and rejoices in its diversity.

We warmly welcome and support LGBT+ community.

The Kirk Session enthusiastically (and unanimously) supports the minister in offering services of blessing to those who wish to celebrate their relationship, regardless of sexuality.

Achievements and Performance

In 2024 the union of Drumchapel St Andrews and Yoker finally happened on May 9th with a service of Union led by Glasgow Presbytery. Both congregations have come together with warmth and love.

In 2024 the union of Drumchapel St Andrews and Yoker finally happened on May 9th with a service of Union led by Glasgow Presbytery. Both congregations have come together with warmth and love. Services are now held in the Drumchapel St Andrew's church building and the Yoker building has been closed awaiting permission for its sale. The Yoker manse will also be sold.

Drumchapel St. Andrew's Parish and Yoker Church of Scotland Trustees Annual Report

Year ended 31 December 2024

3D Drumchapel is our Christian outreach arm to support families in our parish and Drumchapel as a whole. 3D did have their offices in the church and ran various sessions here throughout the week. They now have moved their office and their sessions back to Drumchapel Community Centre now that it is no longer being used for covid testing. It's great to see the church being used actively for the benefit of the local community and everyone comments on how warm and welcoming the church is.

During the year we started Drumchapel's Warm Welcome Space café in the church building, one day a week. This has been a great success and attracted many members of the wider Drumchapel community, many non-religious. We received a donation from the Benefact Trust which allowed the café to start and to provide soup and scones and tea/coffee free of charge to attendees.

We also donated our Christmas Eve offering of £321 to Maggie's cancer charity (along with a further donation of £180 from our church funds).

Our Church is a listed building and as with any old building repairs are always needed and we are keeping up with our maintenance including expensive repairs to the roof. During the year there was an extensive renovation project undertaken on the Drumchapel St Andrews manse to make it ready for the new minister to move into. This included a new boiler, new windows, roof work, new floors, new bathroom and painting of the whole house inside and out.

We continue to support the Drumchapel Churches Partnership although post Covid there has been very little activity on this front.

We have continued with the policy of allowing the use of our premises for commercial non-church meetings including a local dance group, a weight management group and a nursery. We do have a policy to let the hall for some community-based events and meetings, and we waive any charges for such events.

Our congregation continues to support the local Foodbanks by donations of groceries and finance. In terms of cash donations, we collected £420 this year which was paid direct to the foodbanks; split between Drumchapel Foodbank and Glasgow North West Foodbank which covers the Yoker area of our Parish (based in Blawarthill Parish Church).

We continue to encourage the use of fair-trade products both in the church and community.

We are members of the local Neighbourhood Watch scheme.

Our Sunday club (S-Club) continues to thrive in the church. Numbers are healthy, ranging in age from 4 to 11.

We also collected £430 this year for Christian Aid following the devastating Turkey/Syria earthquake.

We continue to encourage the use of fair-trade products both in the church and community.

We are members of the local Neighbourhood Watch scheme.

Our Sunday club (S-Club) continues to thrive in the church. Numbers are healthy with mostly girls ranging in age from 4 to 11.

Drumchapel St. Andrew's Parish and Yoker Church of Scotland Trustees Annual Report

Year ended 31 December 2024

Financial Review

The principal source of income is our weekly offerings made up of WFO, Gift Aid and Open Plate. 2024 has been a year of adjustment following our union. Weekly offerings have dropped slightly again on the previous year but following our Union we are starting to see a small increase in numbers attending on a Sunday. We hope to see this follow through to an increase in offerings.

Now that we have a minister in the Drumchapel building we have had a couple of funeral donations and expect that further donations will be received as weddings, baptisms and funerals increase.

No legacies were received during the year.

We were grateful to receive the sum of £1,500 from The Asda Foundation towards the work of our Warm Welcome Space4 café.

One of our main income sources is from the dance group who use our church halls and we also have a small amount of income from a weight management group who use our halls. Now that 3D Drumchapel have moved their activities back to the Community Centre we have seen a drop in income from this source by £7,000 this year and there will be a further fall of around £5,000 in the year ahead.

Our other main source of income is rental from My Little Fishes Nursery who rent part of our premises. The rent received from them is proving valuable in allowing us to cover property and energy costs. Their lease was renewed in May 2021 for a further 5 years.

Our general expenditure was much in line with the previous year. We did undertake a few roof repairs in the church as well as installing fire doors to comply with regulations. By far the biggest item of expenditure was upgrading the Drumchapel manse to allow our minister to move in. This amounted to a total of £41,969 which has future-proofed the manse.

We are now looking at selling the vacant Yoker manse and the Yoker church building/land which will free up funds.

We ended the year with a balance of £46,905 in our bank account, this is mainly made up of funds for specific purposes (£44,356) and £2,549 of cash and we continue to top up our bank account for ongoing expenditure from our Revenue fund held by the Church of Scotland. Now that we are united we are being asked to make a full contribution to Church of Scotland Giving to Grow and this along with increased energy costs leave us with some financial uncertainty, therefore we need to remain vigilant and careful as we move forward. The sale of the Yoker property assets in 2025 will help to alleviate the pressure on our finances.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure. At the year end the Church held unrestricted cash funds of £11,772 and Restricted cash funds of £35,133. We still hold funds of £5,973 in the Minibus reserve which is now unrestricted and can now be utilised as we see fit as we no longer have the minibus. We also have £40,930 available in our Revenue Account held by the General Trustees to assist with property repairs/maintenance and energy costs. Furthermore we now have a

**Drumchapel St. Andrew's Parish and Yoker Church of Scotland
Trustees Annual Report**

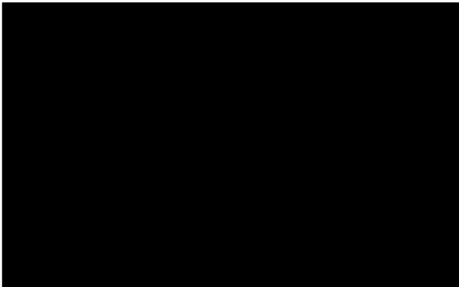
Year ended 31 December 2024

Capital Account with a market value of £122,504.21 following the Union of the 2 churches (Drumchapel £2,530 & Yoker £119,974.21).

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the 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, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They 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.

Approved by the Trustees on 1 April 2025 and signed on their behalf,



Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

Year ended 31 December 2024

SC022128

Independent Examiner's Report to the Trustees of Drumchapel St Andrew's and Yoker Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 14.

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) (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.

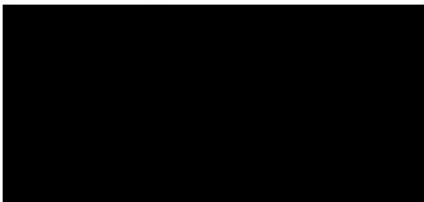
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

Name: 

Address: The Kelvin Partnership Ltd
505 Great Western Road
Glasgow
G12 8HN

Date: 1 April 2025

Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Receipts	Note	£	£	£	£
Donations	3	36,364	-	36,364	30,148
Legacies		-	-	-	-
Activities for Generating Funds:					
Bank & Deposit interest		309	-	309	200
Rental of premises		15,787	-	15,787	20,253
Drawn down from General Trustees		39,672		39,672	18,676
Grants Received		-	1,500	1,500	20,000
Transfer of Union Balance		37,077		37,077	-
Other Receipts		4,315	-	4,315	1,435
Total Receipts		133,524	1,500	135,024	114,093
Payments	4				
Costs of generating funds		-	-	-	5,941
Charitable activities		132,634	12,387	145,021	66,442
Governance costs		282	-	282	270
Total Payments		132,916	12,387	145,303	72,653
Transfers		(46,020)	46,020	-	-
Excess/(Deficit) of Receipts over Payments for the year		(45,412)	35,133	(10,279)	41,440
Reconciliation of funds					
Funds brought forward		57,184	-	57,184	15,744
Funds carried forward		11,772	35,133	46,905	57,184

Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

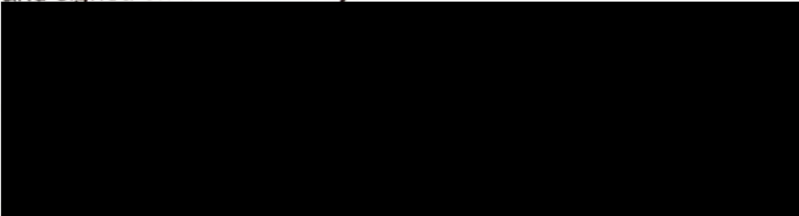
Statement of Balances

At 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		57,184	-	57,184	15,744
Movement in year:					
Excess/(Deficit) of Receipts over Payments for the year		(45,412)	35,133	(10,279)	46,917
Bank & deposit balances carried forward		<u>11,772</u>	<u>35,133</u>	<u>46,905</u>	<u>57,184</u>
Assets					
Manse (net book value)	7	1,000	-	1,000	1,000
Fixtures, fittings and equipment (net book value)					
Yoker Manse (Home Report Valuation)		275,000	-	275,000	-
		<u>276,000</u>	<u>-</u>	<u>276,000</u>	<u>1,000</u>
Liability					
Yoker shortfall in Ministry & Mission/Giving to Grow Contributions		<u>36,573</u>	<u>-</u>	<u>36,573</u>	<u>-</u>

The accounts were approved by the Trustees on 1 April 2025

and signed on their behalf by.



Session Clerk

Treasurer

Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

Notes to the Accounts

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2 Movements in Funds

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	3	-	-	-	3
Mission Fund	-	-	-	1,268	1,268
Minibus Fund	-	296	-	5,677	5,973
Fabric Fund	-	-	-	1,979	1,979
General Fund	57,181	133,228	132,916	(54,944)	2,549
	<u>57,184</u>	<u>133,524</u>	<u>132,916</u>	<u>(46,020)</u>	<u>11,772</u>
Restricted funds					
Asda Foundation Grant - Warm Welcome Space Cafe	-	1,500	859	-	641
Benefact Trust Warm Welcome Space cafe	-	-	11,528	18,845	7,317
Building Fund	-	-	-	12,500	12,500
Flower Fund	-	-	-	318	318
Garden Fund	-	-	-	408	408
Men's Shed	-	-	-	2,686	2,686
New Yorker Diners	-	-	-	10,409	10,409
Organ Fund	-	-	-	854	854
	<u>-</u>	<u>1,500</u>	<u>12,387</u>	<u>46,020</u>	<u>35,133</u>
Total funds	<u>57,184</u>	<u>135,024</u>	<u>145,303</u>	<u>-</u>	<u>46,905</u>

Purposes of Funds

Fabric Fund – The Trustees have set aside funds for maintenance of the Church property

General Fund - Deals with the day to day running of the Church

Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

Notes to the Accounts (cont.)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations				
WFO Scheme (non - Gift Aid)	4,238	-	4,238	3,558
Gift Aid Donations	16,572	-	16,572	16,634
Tax Recovered on Gift Aid Donations	7,550	-	7,550	1,757
Ordinary Offerings (Open Plate)	5,177	-	5,177	5,748
Other Offerings, Donations etc	2,827	-	2,827	2,451
	<u>36,364</u>	<u>-</u>	<u>36,364</u>	<u>30,148</u>
4 Analysis of Payments				
Costs of generating funds				
Nursery expenses	-	-	-	5,941
Charitable activities				
Giving to grow contributions	17,470	-	17,470	12,246
Presbytery dues	3,405	-	3,405	1,746
Ministers expenses	1,758	-	1,758	987
		-		
Pulpit supply	1,300	-	1,300	3,050
Other salary costs	4,044	-	4,044	2,545
Fabric repairs & maintenance	76,554	12,387	88,941	23,177
Council Tax	4,275	-	4,275	3,370
Heat and light	12,214	-	12,214	11,712
Insurance	4,812	-	4,812	3,311
Church office expenses	1,356	-	1,356	-
Organ & music	1,655	-	1,655	2,071
Printing, stationery and postage	228	-	228	355
Other expenses	3,563	-	3,563	1,872
	<u>132,634</u>	<u>12,387</u>	<u>145,021</u>	<u>66,442</u>
Governance costs				
Independent examiner's fees	282	-	282	270
Total	<u>132,916</u>	<u>12,387</u>	<u>145,303</u>	<u>72,653</u>

5 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of expenses of £6,033 in respect of council tax, travel and sundry expenses.

Drumchapel St. Andrew's Parish Church of Scotland, Glasgow

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

Notes to the Accounts (cont.)

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent years) £38,884.

7 Fixed Assets

	Manse
	£
Book value at 1 Jan 2024	1,000
Additions during the year	275,000
Disposals during the year	-
Depreciation for the year	-
Book value at 31 Dec 2024	276,000

	2024	2023
	£	£
8 Collections for Third Parties		
Christmas Eve – Maggies	321	-
Christmas Eve – Fiona's Eye Fund	-	180
Drumchapel Foodbank	270	520
Christian Aid – Turkey/Syria earthquake	-	430
Glasgow North Foodbank	150	
Books for local children –distributed by 3D Drumchapel	-	600
	<u>741</u>	<u>1,730</u>

APPENDIX I

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>139,958</u>	<u>2,530</u>
Market Value of Balances at 31 December	<u>122,504</u>	<u>3,523</u>

REVENUE ACCOUNT

Credit Balance at 1 January	32,667	23,236
Yoker transfer of Union balance	9,512	-
Nursery income	32,500	30,000
Dividends	6,535	91
Deposit Interest	2,437	717
Amount drawn down by church	(39,672)	(18,676)
Expenses	(3,050)	(1,491)
Prior year adjustment	-	(1,210)
Credit Balance at 31 December	<u>40,929</u>	<u>32,667</u>