

YOKER EVANGELICAL CHURCH SCIO

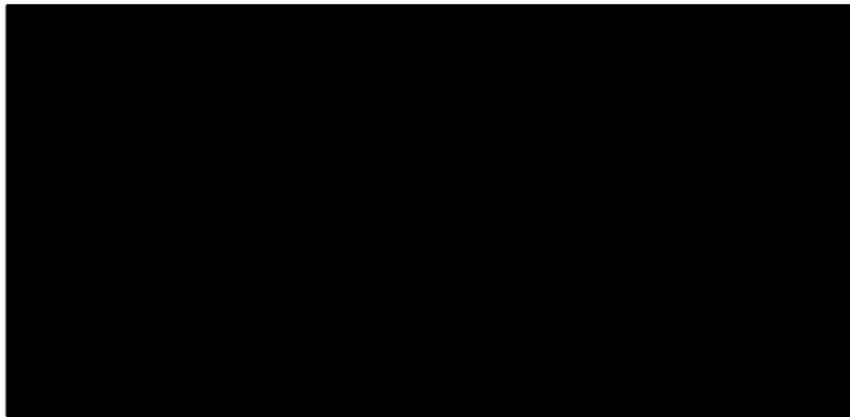
ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

REGISTERED CHARITY NUMBER: SC052428
(Previously Yoker Evangelical Church SC001118)

YOKER EVANGELICAL CHURCH SCIO

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YOKER EVANGELICAL CHURCH SCIO**ELDERSHIP AND PROFESSIONAL ADVISERS**

(resigned 29 May 2024)

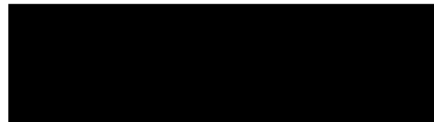
(resigned 29 May 2024)
(appointed 29 May 2024)

(resigned 28 February 2025)

ESTABLISHED 22nd March 2023

REGISTERED CHARITY NUMBER SC052428


ADDRESS



BANKERS

CAF Bank Ltd.
PO Box 289
Kings Hill
West Malling
Kent
ME19 4TA

INDEPENDENT EXAMINER


Nelson Gilmour Smith
Mercantile Chambers
53 Bothwell Street
Glasgow
G2 6TB

YOKER EVANGELICAL CHURCH SCIO

ELDERSHIP REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report for the year ended 31 March 2025. The charity previously operated as an unincorporated organization under the name of Yoker Evangelical Trust (OSCR charity number (SC001118). The charity has adopted merger accounting as of 1 April 2024 to produce merged accounts for the period ended 31 March 2025.

OBJECTIVES AND ORGANISATIONAL STRUCTURE

The objects of the Church are the preaching and teaching of the Gospel and the Scriptures to old and young, and of the doctrines of the Church.

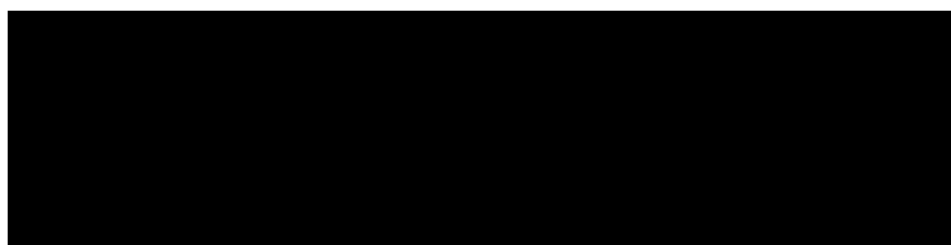
At the Annual General Meeting of the Church the membership elect or re-elect a Pastor, Elders and Deacons. With regard to the office of Pastor, re-election will be assumed, without any formal decision to that effect, unless the members or the serving Pastor give notice of their unwillingness to support re-election, for whatever reason, and such notice shall be given at least six months previously at a meeting of the Church. In the case of the other elders, they are elected for a three year term.

The Elders take all decisions concerning the Church. Day to day pastoral care is delegated to the Pastor, Greig Ferguson. The existing elders are responsible for the induction and training of new elders.

LEGAL AND ADMINISTRATION DETAILS

Yoker Evangelical Church SCIO was incorporated on 22 March 2023 (Yoker Evangelical Church, SC052428) and is governed by this Constitution. The SCIO took over the assets of Yoker Evangelical Church (SC001118) as of 1 April 2024.

The Office holders set out below have held office during the whole of the period from 1 April 2024 to the date of this report unless otherwise stated.



REVIEW OF FINANCIAL POSITION

The Church had a deficit of £1,031 for the year (2024: surplus £342,744) and this has been transferred to reserves. The Church spent £508,904 on the renovation of the church in the year which has been capitalised. This was funded from reserves.

The principal source of funding is donations (including legacies)

Both the level of activity and the year end financial position were satisfactory.

YOKER EVANGELICAL CHURCH SCIO

ELDERSHIP REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

In this past year we have continued to grow together. The year was dominated by our building renovation. We were very thankful to be able to move our worship services to Clyde Court Care Home. Meeting there enabled us to continue worshipping together and to serve the residents of the care home. We were also very thankful for the money that God provided to make the renovation possible. We have fixed a variety of building issues; leaks, rot, structural, as well as modernising the appearance. We are also delighted that we were able to add another kids work room and to double the capacity of our auditorium. We returned to the building in October and have enjoyed settling back in.

Though our building is important, we remember that our focus remains to love and serve our community and one another as we grow together with Jesus. We meet on Sundays to Worship God and to be challenged and encouraged by the Bible. Our other midweek ministries continue to help Christians to grow in their relationship with God, as well as to proclaim the good news of Jesus to those who do not yet follow him.

Below our ministries are grouped into two categories.

Church Discipleship Ministries:

- Sunday Morning Worship Service with Sunday School for children
- Sunday 5pm Service with meal together afterwards.
- Midweek Meeting – This is either a Prayer Meeting or a Visiting Speaker.
- Annual Conference.

We continue to encourage more informal discipleship. Encouraging people to meet with friends to study the Bible and pray.

Community focused ministries

As a church we want to tell people about Jesus at the same time as being a positive presence in the community. The ministries with this focus are:

- Café Emmaus
- The Women's Meeting
- Church Youth
- A Toddler Group called 'Noah's Ark'.
- School Chaplaincy - Knightswood Secondary and Clyde Primary

All of this we do for the Glory of God and for the good of Yoker and the World.



YOKER EVANGELICAL CHURCH SCIO

ELDERSHIP REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

ELDERSHIP RESPONSIBILITIES FOR THE ACCOUNTS

The Eldership are required to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Church and of the surplus or deficit of the Church for that year. In preparing the accounts, the Eldership are required to:

- Select suitable accounting policies and apply these consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Church will continue to operate.

The Eldership are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safe-guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

RISK MANAGEMENT

The Eldership has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that systems are in place to mitigate our exposure to the major risks.

INVESTMENT POLICY

The Eldership has considered the most appropriate policy for investing funds and has found that an interest bearing deposit account gives the level of security and flexibility that the charity currently requires.

RESERVES POLICY

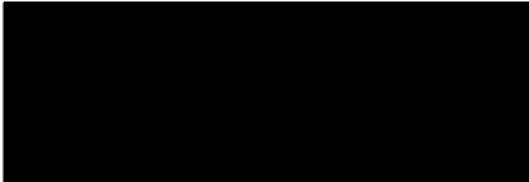
The Eldership has established a policy whereby the surplus on the General Account, the Missionary Account and the Special Purposes Account should be disbursed each year. The decision as to how the funds should be disbursed is taken at the Annual General Meeting. The Eldership believes that they have sufficient regular income to support the core activities of the Church. Monies received in excess of this allow the Church to support missionary work throughout the world.

The free reserves (excluding amounts invested in fixed assets and those designated for other purposes) of the Charity amount to £22,268 (2024: £32,822).

YOKER EVANGELICAL CHURCH SCIO**ELDERSHIP REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025****INDEPENDENT EXAMINER**

Andrew B Wilson CA was appointed as Independent Examiner for the ensuing year.

Approved by the Eldership on 18 December 2025 and signed on their behalf by:



INDEPENDENT EXAMINERS' REPORT TO THE ELDERS

YEAR ENDED 31 MARCH 2025

I report on the financial statements of the charity for the year ended 31 March 2025 which are set out on pages 7 to 15.

Respective responsibilities of elders and examiner

The charity's elders are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's elders 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the elders 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 financial statements.

Independent examiner's statement

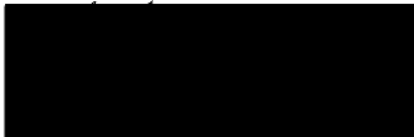
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material aspect 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 8 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 financial statements to be reached.



Independent Examiner
Nelson Gilmour Smith
53 Bothwell Street
Glasgow. G2 6TB
19 December 2025

YOKER EVANGELICAL CHURCH SCIO

Statement of Financial Activities
For the year ended 31 March 2025

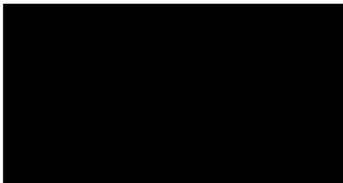
	Note	Unrestricted Funds		Restricted Funds	2025 Total Funds £	2024 Total Funds £
		General £	Other funds £	Funds £		
Income and Expenditure						
Income and endowments from:						
Donations		71,311	29,698	-	101,009	72,139
Legacies		-	-	-	-	363,280
Interest		-	3,415	-	3,415	5,744
Other		-	-	-	-	-
Total incoming resources		71,311	33,113	-	104,424	441,163
Expenditure on:						
Charitable activities						
Direct charitable activity	4	23,323	81,088	-	104,411	97,399
Support costs	5	1,044	-	-	1,044	1,020
Total resources expended		24,367	81,088	-	105,455	98,419
Net incoming/(outgoing) resources for year		46,944	(47,975)	-	(1,031)	342,744
Net transfers between funds		(57,498)	57,498	-	-	-
Net movement in funds		(10,554)	9,523	-	(1,031)	342,744
Fund balances brought forward at beginning of year		32,822	664,294	-	697,116	354,372
Fund balances carried forward at end of year		22,268	673,817	-	696,085	697,116

YOKER EVANGELICAL CHURCH SCIO

Balance Sheet
As at 31 March 2025

	<u>Note</u>	2025	2024
		£	£
Fixed assets	6	672,691	184,314
Current assets			
Debtors	7	14,252	10,619
Cash at bank and in hand		<u>11,206</u>	<u>503,430</u>
		25,458	514,049
Creditors due < 1Year			
Creditors	8	<u>2,064</u>	<u>1,247</u>
Net current assets		23,394	512,802
Net assets		<u>696,085</u>	<u>697,116</u>
FINANCED BY:-			
Unrestricted Fund			
Other Funds			
- Fixed Asset	10	672,691	184,314
- Other	10	1,126	479,980
General Fund		<u>22,268</u>	<u>32,822</u>
		696,085	697,116
Restricted Funds	9		
New Building Fund		-	-
		<u>696,085</u>	<u>697,116</u>

Approved by the Eldership on 18 December 2025 and signed on their behalf by



YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts Year ended 31 March 2025

1. General information

The charity is an unincorporated organisation for public benefit registered as a charity in Scotland. The address of charity is [REDACTED]

2 Statement of Compliance

The financial statements have been prepared in compliance with FRS 102, "The Financial Reporting Standard applicable in the UK and the Republic of Ireland", the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102)(Charities SORP (FRS102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Merger Accounting

The charity previously operated as an unincorporated organization under the name of Yoker Evangelical Trust (OSCR charity number (SC001118). The charity has adopted merger accounting as of 1 April 2024 to produce merged accounts for the period ended 31 March 2025.

3 Accounting Policies

(a) Going concern

There are no material uncertainties about the charity's ability to continue.

(b) Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102.
- No cash flow statement has been presented for the charity

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can readily be measured.

(e) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes all investment management costs.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs relating to governance of the charity apportioned to charitable activities. Governance costs comprise the independent examination, legal advice for Trustees, costs associated with constitutional and statutory requirements and strategic management throughout the year.

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)

Year ended 31 March 2025

3 Accounting Policies (continued)

(f) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(g) Fixed Assets

Buildings constructed on leasehold land are included at cost and depreciated over the shorter of 50 years and the remaining life of the lease. Historically equipment and furniture have been written off to the income and expenditure account in the year of acquisition. In future all additions over £1,000 will be capitalised.

(h) Depreciation

Depreciation is calculated to write off the cost less estimated residual value of fixed assets on a straight-line basis over their estimated useful lives. Depreciation has been charged as follows:

Leasehold Building	2%
Furniture & fittings	20%

(i) Pension costs

The charity provides for a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activity.

4. Direct Charitable Activity Expenditure Includes:

	2025	2024
(All expenditure relates to one activity)	£	£
Gifts (see note 12)	13,145	12,728
Speakers & Singers	1,046	2,743
Eldership remuneration	-	-
Pastor's salary	35,222	35,045
Pastor's pension	1,057	1,006
Pastor's Assistant's salary	-	9,105
Pastor's Assistant's pension	-	273
Administrator's salary	8,021	6,997
Employers NI	-	-
Electricity	1,815	5,980
Repairs	5,434	312
Depreciation	16,253	5,596

The average number of employees during the year was 2 (2024: 2.5).

No employee received remuneration of more than £60,000.

Members of the Eldership do not receive remuneration for services rendered as Elders.

Remuneration is paid to the Pastor, Pastor's Assistant, Administrator and members of the Eldership for pastoral and administrative services provided (see above).

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)
Year ended 31 March 2025

		2025 £	2024 £
5.	Support costs		
	Independent examination fee	1,044	1,020
	Accountancy fee	-	-
		<u>1,044</u>	<u>1,020</u>
6.	Fixed Assets		

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)
Year ended 31 March 20259. Restricted funds
2025

	Balance @ 31 Mar 2024 £	Income £	Expenditure £	Transfers £	Balance @ 31 Mar 2025 £
New Building fund	-	-	-	-	-
2025	Balance @ 31 Mar 2024 £	Income £	Expenditure £	Transfers £	Balance @ 31 Mar 2025 £
New Building fund	-	-	-	-	-

10. Unrestricted funds
2025

	Balance @ 31 Mar 2024 £	Income £	Expenditure £	Transfers £	Balance @ 31 Mar 2025 £
Fixed Asset funds					
Extension	20,544	-	(1,712)	-	18,832
New Building	139,824	-	(3,884)	-	135,940
Renovation	23,946	-	(10,182)	485,159	498,923
Fixtures & Fittings	-	-	(4,749)	23,745	18,996
	<u>184,314</u>	<u>-</u>	<u>(20,527)</u>	<u>508,904</u>	<u>672,691</u>
Other funds					
McGregor Trust	459	-	-	-	459
Building maintenance	13,539	583	(543)	(13,361)	218
Special purposes	-	370	(471)	311	210
Missionary	-	3,609	(12,147)	8,538	-
Media Ministry	130	-	-	-	130
Prizes	-	20	(118)	98	-
Social functions	-	1,365	(1,549)	184	-
Sunday School project	-	32	-	-	32
Miss Gibson Bequest	-	-	-	-	-
Salary	-	-	(38,448)	38,448	-
Inland revenue	227	-	(5,852)	5,625	-
Unused legacy	-	3,415	-	(3,415)	-
Renovation Fund	465,625	21,893	-	(487,518)	-
Children's Mission	-	-	-	-	-
Women's meeting	-	867	(856)	(11)	-
Sunday School	-	167	(90)	-	77
Special projects	-	-	-	-	-
Café Emmaus	-	505	(400)	(105)	-
Noah's Ark	-	287	(87)	(200)	-
	<u>479,980</u>	<u>33,113</u>	<u>(60,561)</u>	<u>(451,406)</u>	<u>1,126</u>
General Fund	<u>32,822</u>	<u>71,311</u>	<u>(24,367)</u>	<u>(57,498)</u>	<u>22,268</u>
	<u>697,116</u>	<u>104,424</u>	<u>(105,455)</u>	<u>-</u>	<u>696,085</u>

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)

Year ended 31 March 2025

10. Unrestricted funds
2024

	Balance @ 31 Mar 2023	Income	Expenditure	Transfers	Balance @ 31 Mar 2024
	£	£	£	£	£
Fixed Asset funds					
Extension	22,256	-	(1,712)	-	20,544
New Building	143,708	-	(3,884)	-	139,824
Renovation	-	-	-	23,946	23,946
	<u>165,964</u>	<u>-</u>	<u>(5,596)</u>	<u>23,946</u>	<u>184,314</u>
Other funds					
McGregor Trust	459	-	-	-	459
Building maintenance	13,731	120	(312)	-	13,539
Special purposes	-	734	(818)	84	-
Missionary	-	2,945	(11,529)	8,584	-
Media Ministry	147	6	(23)	-	130
Prizes	-	70	(201)	131	-
Social functions	-	6,099	(2,520)	(3,579)	-
Sunday School project	-	225	-	(225)	-
Miss Gibson Bequest	-	-	-	-	-
Salary	267	-	(41,270)	41,003	-
Inland revenue	-	-	(10,928)	11,155	227
Unused legacy	-	369,024	-	(369,024)	-
Renovation Fund	90,892	915	-	373,818	465,625
Children's Mission	-	-	-	-	-
Women's meeting	-	1,439	(1,370)	(69)	-
Sunday School	-	188	(412)	224	-
Special projects	15,000	-	-	(15,000)	-
Café Emmaus	-	519	(474)	(45)	-
Noah's Ark	-	315	(184)	(131)	-
	<u>120,496</u>	<u>382,599</u>	<u>(70,041)</u>	<u>46,926</u>	<u>479,980</u>
General Fund	<u>67,912</u>	<u>58,564</u>	<u>(22,782)</u>	<u>(70,872)</u>	<u>32,822</u>
	<u>354,372</u>	<u>441,163</u>	<u>(98,419)</u>	<u>-</u>	<u>697,116</u>

The **Fixed Asset Funds** were set up to allocate within reserves an amount equal to the net book value of charity's fixed assets as in the opinion of the elders these are non distributable.

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)

Year ended 31 March 2025

11 Analysis of Net Assets Between Funds
2025

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2025 £
Unrestricted- General	-	23,324	(2,064)	21,260
- Other Funds	676,965	1,126	-	678,091
Restricted	-	-	-	-
	<u>676,965</u>	<u>24,450</u>	<u>(2,064)</u>	<u>699,351</u>

2024

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2024 £
Unrestricted- General	-	34,069	(1,247)	32,822
- Other Funds	184,314	479,980	-	664,294
Restricted	-	-	-	-
	<u>184,314</u>	<u>514,049</u>	<u>(1,247)</u>	<u>697,116</u>

12 Gifts

During the year the following gifts were made:

	2025 £
<i>General Account</i>	
Flowers	207
West of Scotland Gospel Partnership	100

Special Purpose Account

Gift for B Blair Retiral	107
Clyde Court Care Home Gift	273
Baptismal Gifts	31
Gift to the Paterson Family	60

Missionary Account

Christian Institute	100
Child Evangelism Fellowship	100
Christian Aid	100
Glasgow City Mission	1,056
Glasgow Northwest Foodbank	550
Hope Church Aviemore	2,000
Hope for Glasgow	1,041
Mercy Ships Uk	700
OMF - M & J Paterson	3,300
Open Air Mission	100
Slavic Gospel Mission	100
Torch Trust	700
UFM	100
YFC - Miss S Blair Support	2,200

Prizes

Christmas Party Gifts	118
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Total c/f

13,043

YOKER EVANGELICAL CHURCH SCIO

Notes to the Accounts (Continued)
Year ended 31 March 2025

12 **Gifts (continued)**
During the year the following gifts were made:

	2025 £
Total b/f	13,043
 <i>Women's Meeting</i> Gifts	 61
 <i>Noah's Ark Baby & Toddler Group</i> Christmas Gifts	 40
	<u>13,144</u>