The Church of Scotland

Drumchapel St Andrew's and Yoker Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 December 2025

Congregation No: 161076

Charity No: SC 022128

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

Year ended 31 December 2025

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

Mary Agbo
George Baird
Calum Croall
Helen Edgar
Carolyn Espener
Shona Fisher
Eric Flack
Michelle Gordon
Val Harkins
Kirsteen Hart
Gillian Hay
Steven Hay
Laura Hay
Rev Karen Hendry – Moderator
Douglas Hind
Lorna Jamieson
Sheila Jammeh
Ailsa King
Bobby Little
May Little
Robert MacDonald
Stanley McAllen
Isabel McLaren
Kenneth McLaren
Alan Price
Iain Riddell
Fiona Small
Henry Smith
Irene Walker

Church Treasurer
Carolyn Espener, Church Treasurer

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

Year ended 31 December 2025

Minister
Karen Hendry

Session Clerk
Steven Hay, Gillian Hay and Ailsa King– Joint Session Clerks

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 2024

Name Change through marriage/divorce: None

Added: None

Removed: Either through failing health (FH) or no longer attend (NA): Mairi Campbell 2nd December 2025 (NA)

Removed through death: None

The following Trustees retired from active service on 1st April 2025 and were therefore removed from the list of Trustees and are thereafter know as Elders Emeritus: Evelyn Allan, Elaine Bannerman, Alan Bell, Nan Cunningham, Nancy Gouck, Maud Keating, Patricia King, Ewan MacDonald and Jonny Thomson.

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

Year ended 31 December 2025

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, 1 wedding and 12 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 2025 the church continued to work hard to cement the union of the two congregations of Drumchapel St Andrew's and Yoker that happened on May 9th 2024. Both congregations have come together with warmth and love and understanding. Services are now held in the building previously known as Drumchapel St Andrews and the Yoker building has been closed awaiting permission for its sale. The Yoker manse was sold during the year.

3D Drumchapel is our Christian outreach arm to support families in our parish and Drumchapel as a whole. For a period, 3D had their offices in the church and ran various sessions here throughout the week. However, they have now moved back fully to Drumchapel Community Centre now that it is no longer being used for covid testing.

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

Year ended 31 December 2025

During the year we continued to run Drumchapel's Warm Welcome Space café in the church building, one day a week. This was an initiative started in 2024 helped by generous funding from the Benefact Trust. This continues to be a great success and attracted many members of the wider Drumchapel community, many of whom are non-religious. We average around 60 people per week and rely heavily on a very enthusiastic group of volunteers supervised by our MDS worker. The donation from the Benefact Trust allowed the café to start and to provide soup and scones and tea/coffee free of charge to attendees. We do also accept donations, and these have been helpful in mitigating some of the costs. The café has also received some funding from the Asda Foundation and we have utilised these to hold events such as family games days, movie nights and wellbeing sessions such as sound baths and massage. We have also been chosen as a local cause by the Co-op for 2026.

We started a planted church in the Yoker area called Living Stones. This service occurs on a Wednesday evening and aims to complement the more traditional Sunday service in the Drumchapel sanctuary with a more informal, discursive meeting targeted at people that have not traditionally come to church. It is also targeted at the Yoker demographic to make sure we are reaching people throughout our new expanded parish. This has been successful in bringing some new people into contact with the church.

A new initiative during 2025 was a community choir called the Good Vibes choir. We were successful in getting funding from the Awards from All National Lottery fund which will allow us to fund the running of this choir including professional choir leadership. The choir runs in the church but is largely frequented by people that have not previously come to church. The choir has been successful in its own right with several performances at local community events (International Women's Day, Hope against Hate etc) as well as at the occasional church Sunday service. What has been nice to see is that we have seen people who have come along to the choir then come along to church and we hope we will see more of this.

During the year we identified the need for a defibrillator at the church and we started to fund raise for this at Christmas with our services around Christmas time raising £460 towards the fund.

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.

We continue to support the Drumchapel Churches Partnership although post Covid there has been very little activity on this front. We are also members of Knightswood Fellowship of Churches. In addition, both the minister and members are represented on the three Community Councils within our wider parish. We continue to maintain chaplaincy with two secondary schools and one primary school in our parish catchment area.

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

Our congregation continues to support the local Foodbanks by donations of groceries and cash. In terms of cash donations, we collected £700 this year which was split equally between Drumchapel Foodbank and Glasgow North West Foodbank which covers the Yoker area. These funds were paid direct to the foodbank.

We also collected £331 this year during Christian Aid Week which was paid direct to them.

We continue to encourage the use of fair-trade products both in the church and community and the church is recognised as being a member of the Fairtrade Church movement.

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.

Financial Review

The principal source of income is our weekly offerings made up of WFO, Gift Aid and Open Plate. In our first full year as a united congregation these increased by £3,000 overall. The number of people attending worship on a Sunday remains steady and we have welcomed a number of new people to our services.

There were no Legacies received during the year.

We were grateful to receive the sum of £19,789 from the National Lottery Community Fund to enable us to set up our Good Vibes Community Choir with sufficient funding to cover running costs for 2026 & 2027.

We continue to run our Warm Welcome Space café with funding being received during 2025 from the Asda Foundation amounting to £1,600. We have also been chosen as one of the Co-op local causes and expect to receive a minimum of £1,000 from them during 2026.

One of our main income sources is from letting out our halls. The main user of the halls is Dancelicious dance group. Our overall income from hall lets fell during 2025 by £3,000 which was expected following 3D Drumchapel moving back to Drumchapel Community Centre during the previous year. We had expected income to fall by £5,000 due to this but there was a slight increase in revenue from the dance group's use of the halls.

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 period of 5 years, and a new lease will be put in place from May 2026 for a further period.

Our general expenditure was much in line with the previous year. We did undertake one roof repairs in the church which amounted to some £4,000 and continue to carry out some of the remaining work required at our Drumchapel manse.

The Yoker manse was sold towards the end of the year, achieving a sale price of £311,000. After deductions for sales costs and to clear the previous Yoker shortfalls in Giving to Grow contributions there remained £278,190 which is held centrally but can be utilised by the congregation for fabric purposes. There will be further deductions from this sum early in 2026 as the Church of Scotland take a 15% levy which is placed in their Grant fund.

We are still working towards selling the Yoker church building and land, but it has not yet been placed on the market.

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

Year ended 31 December 2025
We did end the year with a Giving to Grow shortfall of £21,845 and are requesting that the General Trustees clear this from the previously mentioned funds from the sale of the Yoker manse. We anticipate that for 2026 we will ensure that we meet our obligation for Giving to Grow in full.

We ended the year with cash available in our bank account of £8,763 together with various funds for specified purposes including the funds received for the Good Vibes choir. Going forward our Giving to Grow requirements are onerous and energy costs remain high. We are actively looking at how we can increase income to make meeting these more comfortable.

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 £10,745 and Restricted cash funds of £48,461. We still hold funds of £6,239 in the Minibus reserve which can now be utilised as we see fit as we no longer have the minibus. We also have £19,695 available in our Revenue Fund to assist with property repairs/maintenance and energy costs.

Furthermore, we also have a Capital Account with a market value of £126,228 and a deposit fund of £278,190 following the sale of the Yoker manse.

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 21st April 2026 and signed on their behalf,

Steven Hay STEVEN HAY

Session Clerk

Drumchapel St Andrew's and Yoker Church of Scotland
Year ended 31 December 2025

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 2025 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: Raymond Henry, BSc FCA

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

Date: 21st April 2026

Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£
Donations	3	39,520	-	39,520	36,364
Legacies		-	-	-	-
Activities for Generating Funds:					
Bank & Deposit interest		294	-	294	309
Rental of premises		12,818	-	12,818	15,787
Drawn down from General Trustees		86,285		86,285	39,672
Grants Received		-	21,689	21,689	1,500
Transfer of Union Balance					37,077
Other Receipts		4,361	540	4,901	4,315
Total Receipts		143,278	22,229	165,507	135,024
Payments	4				
Costs of generating funds				-	-
Charitable activities		137,778	8,901	146,679	145,021
Governance costs		288	-	288	282
Total Payments		138,066	8,901	146,967	145,303
Transfers		-	-	-	-
Excess/(Deficit) of Receipts over Payments for the year		5,212	13,328	18,540	(10,279)
Reconciliation of funds					
Funds brought forward		11,772	35,133	46,905	57,184
Funds carried forward		16,984	48,461	65,445	46,905

Statement of Balances

At 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		11,772	35,133	46,905	57,184
Movement in year:					
Excess/(Deficit) of Receipts over Payments for the year		5,212	13,328	18,540	(10,279)
Bank & deposit balances carried forward		**16,984**	**48,461**	**65,445**	**46,905**
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
		1,000	-	1,000	276,000
Liability					
Yoker shortfall in Ministry & Mission/Giving to Grow Contributions		21,845			36,573

The accounts were approved by the Trustees on 21st April 2026

and signed on their behalf by.

STEVEN HAY

Session Clerk

Carolyn Espener

Treasurer

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 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	3	-	-	-	3
Mission Fund	1,268	-	1,268	-	-
Minibus Fund	5,973	266	-	-	6,239
Fabric Fund	1,979	-	-	-	1,979
General Fund	2,549	143,012	136,532	-	8,763
	11,772	143,278	138,066	-	16,984
Restricted funds					
Asda Foundation Grant - Warm Welcome Space Cafe	641	1,600	1,456	-	785
Benefact Trust Warm Welcome Space cafe	7,317	-	5,960	-	1,357
Building Fund (Yoker)	12,500	-	-	-	12,500
Flower Fund	318	80	262	-	136
Garden Fund	408	-	-	-	408
Men's Shed	2,686	-	-	-	2,686
New Yoker Diners	10,409	-	88	-	10,321
Organ Fund	854	-	835	-	19
Defibrillator fund	-	460	-	-	460
National Lottery Community Fund	-	19,789	-	-	19,789
Advent Grant	-	300	300	-	-
	35,133	22,229	8,901	-	48,461
Total funds	**46,905**	**165,507**	**146,967**	**-**	**65,445**

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

Notes to the Accounts (cont.)

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3	**Analysis of Donations**				
	WFO Scheme (non - Gift Aid)	5,625	-	5,625	4,238
	Gift Aid Donations	20,583	-	20,583	16,572
	Tax Recovered on Gift Aid Donations	7,308	-	7,308	7,550
	Ordinary Offerings (Open Plate)	4,414	-	4,414	5,177
	Other Offerings, Donations etc	1,590	-	1,590	2,827
		39,520	**-**	**39,520**	**36,364**
4	**Analysis of Payments**				
	Costs of generating funds				
	Nursery expenses	-	-	-	-
	Charitable activities				
	Giving to grow contributions	55,413	-	55,413	17,470
	Presbytery dues	2,670	-	2,670	3,405
	Ministers expenses	2,052	-	2,052	1,758
	Pulpit supply	100	-	100	1,300
	Other salary costs	3,688	-	3,688	4,044
	Fabric repairs & maintenance	33,696	8,901	42,597	79,439
	Council Tax	6,266	-	6,266	4,275
	Heat and light	21,171	-	21,171	21,214
	Insurance	6,218	-	6,218	5,612
	Church office expenses	1,483	-	1,483	1,356
	Organ & music	1,315	-	1,315	1,655
	Printing, stationery and postage	443	-	443	228
	Other expenses	3,263	-	3,263	3,265
		137,778	**8,901**	**146,679**	**145,021**
	Governance costs				
	Independent examiner's fees	**288**	**-**	**288**	**282**
	Total	**138,066**	**8,901**	**146,967**	**145,303**

5 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of expenses of £8,318 in respect of council tax, monthly payments for use of own car and sundry expenses. One trustee (Alan Price) had a declared personal interest in that we are moving to use his employer, MLS Systems, to provide fire safety and emergency lighting maintenance.

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 £32,433 and the maximum stipend (in the 5th and subsequent years) £39,856.

7 Fixed Assets

	Manse £
Book value at 1 Jan 2025	276,000
Additions during the year	-
Disposals during the year	275,000
Depreciation for the year	-
Book value at 31 Dec 2025	**1,000**

8 Collections for Third Parties

	2025 £	2024 £
Christmas Eve – Maggies	-	321
Drumchapel Foodbank	350	270
Glasgow North Foodbank	350	150
Christian Aid	331	-
	1,031	**741**

APPENDIX I

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

CAPITAL ACCOUNT	2025 £	2024 £
Credit Balances held at 31 December at cost	139,598	139,958
Market Value of Balances at 31 December	126,228	122,504

REVENUE ACCOUNT		
Credit Balance at 1 January	40,930	32,667
Yoker transfer of Union balance	-	9,512
Nursery income	30,000	32,500
Dividends	6,535	6,535
Deposit Interest	1,453	2,437
Amount drawn down by church	(49,712)	(39,672)
Expenses	(9,511)	(3,050)
Credit Balance at 31 December	19,695	40,929

CONSOLIDATED FABRIC FUND		
Credit Balance at 1 January	-	-
Income		
Sale Proceeds of Yoker Manse	311,000	-
Expenditure		
Sales Costs	(4,698)	-
To Giving to Grow Arrears – Yoker	(28,112)	-
Excess Income	278,190	-
Credit Balances at 31 December	278,190	-