

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 2025

Principal place of worship and of Congregation activities:

135 Dunkenny Road, Drumchapel, Glasgow G15 8DT

Congregation Report and Financial Statements

Year ending 31 December 2025

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Office Bearers, Trustees and Members of the Courts of the Congregation serving during Year ending 31 December 2025

Minister	Rev P Steed	
Office Bearers	Session Clerk Clerk to Board Treasurer	Mr R Nelson & Dr G Skinner Mrs J Nelson & Mr G Harrison Miss H Bryce
Property Trustees	Minister, Session Clerk, Clerk to the Board, Treasurer (ex Officio)	
Kirk Session	Minister Session Clerk Elders:-	Mr R Nelson Dr G Skinner Mr G Harrison
Congregational Board	Minister Session Clerk Clerk to Board Elders Treasurer Elected Members:-	Mrs J Nelson Mrs L Bartlett Mr D Phillips Mr B Chukwu

At the AGM held on 20th February 2025 Mr R Nelson stepped down as Session Clerk and Dr G Skinner was appointed Session Clerk. Mrs J Nelson stepped down as Clerk to Board and Mr G Harrison was appointed Clerk to Board. Mrs J Nelson was then elected to serve on the Congregational Board for a period of three years. Mrs L Bartlett was re elected to serve on Congregation Board for another three years. Sadly Mr R Nelson passed away on 22nd February 2025.

Bankers	Bank of Scotland and Scottish Widows Bank
Independent Examiner	Mrs Charlotte Parkinson

Congregation Report year ending 31 December 2025

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.

Activities and Achievements

As is our custom we had a special Saturday morning prayer time at the beginning of January that all the congregation is 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. February started with us holding an International Night where all the different nationalities in our congregation were encouraged to wear their national dress and bring food associated with their country. This proved to be a very successful and happy time of learning about each others cultures and getting to really know one another better.

It has again 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. We are blessed to have a number of children and teenagers in our congregation and this has enabled us to hold a regular youth fellowship meeting on a Saturday evening as well as having a well attended Kids Zone during the Sunday morning service. We also now have a Men's Fellowship evening from time to time where they enjoy a meal together followed by a time of sharing about their faith.

In May our young people held a coffee morning to support the work of Scripture Unions work with young people and their families who have additional support needs. In June we enjoyed our annual church outing to Ayr which is always a happy event for all age groups within the congregation. In July we held a very successful Open Day attended by many from the community. We also held a McMillan Cancer Support coffee morning in September

Despite the financial challenges facing everyone we once again responded to the Blythswood Care shoebox appeal and filled shoeboxes with hats, gloves, scarfs and toiletries for distribution in Eastern Europe. We also sent financial gifts to a number of missionary societies and individuals 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.

The year ended with a Christmas Buffet, but sadly our a special Nativity service for the Little Lambs toddler group and their families had to be cancelled due to illness as did our 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. However we were able to hold a carol service in the Care Home where one of our members now resides.

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 2025 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 £69,420.57p and Total Payments to £55,522.79p. The total amount of all Congregational funds at 31st December 2025 was £68,436.15p. However the extraordinary receipt of £15,312.00p in the Designated Fabric Fund is Restricted as it has been given specifically to go towards major repairs to church roof and building which should commence during 2026. Applications to Funding Bodies for grants to help with the total cost of this work will be submitted during 2026. Given this, the total Congregation funds actually available was £53,124.15p, a deficit of £1,414.22p

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 2025 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 21st January 2026 and by the Congregation at the Annual General Meeting held on 26th February 2026.

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

Signed 

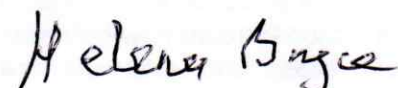
Minister

Signed 

Session Clerk

Signed 

Clerk to the Congregational Board

Signed 

Treasurer

Date: 26th February 2026

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 2025 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: Mrs Charlotte Parkinson

Address: 15 Albert Drive
Bearsden
Glasgow G61 2PF

Date: 4th February 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund	Balance 01.01.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net Movement on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	19,711.21	54,108.57	53,784.91	323.66	0.00	323.66	20,034.87	Bank of Scotland	3,458.69
Fabric	Designated Note 2	22,169.28	15,312.00	1,418.69	13,893.31	0.00	13,893.31	36,062.59	Scottish Widows	64,977.46
Ministry	Designated Note 3	12,657.88	0.00	319.19	-319.19	0.00	-319.19	12,338.69		
Total Congregation Funds		54,538.37	69,420.57	55,522.79	13,897.78	0.00	13,897.78	68,436.15		68,436.15

Notes to the Financial Statements for the Year ending 2025

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:-

Major repairs to church roof will be undertaken during 2026. All receipts showing in this years Fabric Fund are restricted for this work.

Approval of Congregation Financial Statements for the Year ending 31 December 2025 as set out on Pages 8,9,10 by Office Bearers authorised to sign.

Minister

Rev P Steed

Rev P Steed

Clerk to Congregational Board

Mr G Harrison

Mr G Harrison

Treasurer

Miss H Bryce

Miss H Bryce

Date

21st January 2026

Fund		General Unrestricted	Ministry Designated	Fabric Designated	Total 2025	Notes Details	Total 2024
		£	£	£	£		£
Receipts							
Offerings	Open	3,485.60			3,485.60		4,210.00
	Freewill	8,909.00			8,909.00		3,580.00
	Freewill (gift aid)	24,971.05			24,971.05		28,818.00
	Gift Aid Tax	8,375.31			8,375.31		7,375.74
	Other	0.00			0.00		0.00
	Sub Totals	45,740.96	0.00	0.00	45,740.96		43,983.74
Donations	Organisations	60.00			60.00		50.00
	Other (Gifts)	4,273.90			4,273.90		1,944.78
	Sub Total	4,333.90	0.00	0.00	4,333.90		1,944.78
Other	Interest	675.32			675.32		792.82
	Rent/ let	0.00			0.00		0.00
	Stedfast	111.00			111.00		73.00
	Miscellaneous	1,197.39			1,197.39	Page 10.2	361.55
	Sub Total	1,983.71	0.00	0.00	1,983.71		1,227.37
Events	Fundraising	0.00			0.00		0.00
Ordinary Receipts	Total	52,058.57	0.00	0.00	52,058.57		47,205.89
Extra-ordinary	Legacy / Grants (e.g.)	0.00			0.00		0.00
	Gifts (e.g.)	0.00		15,312.00	15,312.00		1,000.00
	Sub Total	0.00		15,312.00	15,312.00		1,000.00
Missions	Other charities	2,050.00			2,050.00	Page 10.1	1,775.00
Total Receipts		54,108.57	0.00	15,312.00	69,420.57		49,980.89
Payments							
Ministry	Stipend/Salary & NIC	35,184.74			35,184.74		33,150.78
	Telephone	776.08			776.08		789.95
	Pulpit Supply	580.00			580.00		990.00
	Outreach		319.19		319.19		612.54
	Sub Total	36,540.82	319.19	0.00	36,860.01		35,543.27
Other Salary		0.00			0.00		0.00
Property	Council Tax	2,829.49			2,829.49		2,631.33
	Insurance	2,605.64			2,605.64		2,437.68
	Heat & light	4,166.61			4,166.61		3,921.81
	Repairs, upkeep			1,418.69	1,418.69		2,386.48
	Ground Rent	96.00			96.00		96.00
	Sub Total	9,697.74	0.00	1,418.69	11,116.43	Page 10.3	11,473.30
Other	Stedfast Magazine	192.00			192.00		176.00
	Office & Publicity	359.59			359.59		509.80
	Kirk Session	0.00			0.00		0.00
	Miscellaneous	1,137.66				Page 10.4	1,064.87
	Organisations Support	87.60			87.60		674.55
	Sub Total	1,776.85	0.00	0.00	1,776.85		2,425.22
Events	Fundraising expense	0.00			0.00		0.00
Contributions	Denomination	3,632.00			3,632.00		3,035.10
	Presbytery	87.50			87.50		0.00
	Missions	0.00			0.00		0.00
	Sub Total	3,719.50	0.00	0.00	3,719.50		3,035.10
Extra-ordinary	Refurbishment						
	Sub Total	0.00	0.00	0.00	0.00		0.00
Mission	Other charities	2,050.00			2,050.00	Page 10.1	1,775.00
Total Payments		53,784.91	319.19	1,418.69	55,522.79		54,251.89
Surplus (Deficit) Net Recpts(Paymnts)		323.66	-319.19	13,893.31	13897.78		-4,271.00
Transfer between Funds		0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		323.66	-319.19	13,893.31	13,897.78		-4,271.00

Note Details of Receipts

£

Note Details of Payments

1 Receipts for and Payments to Missions

General Donations	2,050.00
Total Receipts	2,050.00

Contributed to:

Platform 67	200.00
Christian Institute	200.00
Blythswood Care	250.00
Care Scotland	200.00
Cogwheel Trust	100.00
Catherine (UFM)	200.00
Mizpah Outreach	200.00
Steadfast Global	100.00
IFES Slovakia	50.00
Ruth Jack (MAF)	200.00
Jean Moulds	100.00
Mr&Mrs Robinson	100.00
Ladies Day (OMF)	150.00
Total	2,050.00

2 Other Gifts and Donations

Surehaven	480.00
Easy Fundraising	362.81
Manse Phone	354.58
Total	1,197.39

3 Property

Council Tax
Insurance
Heat and Light
Ground Rent

Total

General

Church	Manse	Total
	2,829.49	2,829.49
2,095.91	509.73	2,605.64
4,166.61		4,166.61
96.00		96.00
6,358.52	3,339.22	9,697.74

Repairs, Maintenance
Extraordinary

Fabric

1,221.68	197.01	1,418.69
		0.00
		1,418.69

4 Miscellaneous

General

General Assembly Meals	130.00
G A Accommodation	200.00
Catering	102.55
CCTV Equipment	199.93
Broadband	444.00
Bank Charges	61.18

Total

1,137.66