Scottish Charity Number SC003193

DRUMCHAPEL ESSENSIDE URC

ACCOUNTS

For the year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Drumchapel Essenside United Reformed Church
Charity Registration Number:	SC003193
Contact Address:	59 Crawford Drive Glasgow G15 6TP
Trustees:	Joyce Bain, Anne Hutcheson, Suzanne Graham, Roberta Hughes, Cathy Keller, Anne Kennedy, Anne MacDonald, Sheila MacPhie, Maureen McKinlay, Isabel Stewart.
Church Treasurer:	Maureen McKinlay
Secretary:	Joyce Bain
Minister:	Vacant (but minister called)
Independent Examiner:	Charles E Smith BAcc CA Mochan Smith & Co Chartered Accountants 15 King Edward Road Glasgow G13 1QW
Bankers:	Bank of Scotland, PO Box 1000 BX2 1LB

Drumchapel Essenside URC

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is an unincorporated association established in terms of the United Reformed Church Act 2000.

Recruitment and Appointment of Trustees

The elders are the charity trustees. The elders of the church are elected by the congregation appointed or re-appointed on a 3 yearly basis by the members of the church at the annual general meeting held in February of each year. The Elders and office bearers are listed above.

Organisational Structure

The Elders' Court is chaired by the minister or in vacancy an interim moderator nominated by the Synod of Scotland of the United Reformed Church and meets six/seven times in a year. As well as finance and property, the Elders' Court is responsible for spiritual affairs within the church.

Objectives and Activities

The United Reformed Church is Trinitarian in doctrine in the reformed tradition. The main objective of Drumchapel Essenside United Reformed Church is the advancement of religion in the Drumchapel Area. This is effected by the provision of Sunday Worship and also by community/social activities within the premises.
The Church operates from property owned by The United Reformed Church Synod of Scotland. This comprises of the Church, hut and grounds. There is no formal lease in place.

Drumchapel Essenside URC

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The church forms part of the North Clyde Cluster comprising United Reformed Churches in Helensburgh, Dumbarton, Clydebank and Drumchapel. Revd. Joshua Daka was called as minister to the cluster on Sunday 29 June 2025, but as of 31 December 2025, Revd. Daka was still awaiting the necessary permissions to allow him entry to the UK.

Rainbows & Brownies meet within the church premises on Monday evenings.

Friendship House, a weekly lunch club for asylum seekers meets in the hut every Wednesday.

A community led line dancing class is also held in the premises in the church on Monday afternoons.

Care for Others

Members voluntarily work with the local community projects outlined above with at least one church member attending or assisting with most of the groups which use the Premises.

Pastoral concerns outwith the church focus on Drumchapel Foodbank.

World church contributions are made through activities supporting Commitment for Life (Bangladesh), Christian Aid and we strive to be a Fairtrade Church.

Financial Review

The principal source of income is our weekly offerings made up of freewill offering, gift aid and open plate. The number of people giving by Gift Aid is 12.

Reserves

During the year, the general receipts and payment account disclosed a deficit of £6,414 bringing the general fund year-end balance to £17,077.

Drumchapel Essenside URC
Trustees' Annual Report (cont)

Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Elders' Court 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 Elders' Court 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, and the Charities Accounts (Scotland) Regulations 2006. 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 and signed on their behalf,

Joyce Bain,
Secretary

Date ....06 SEPTEMBER 2026

Drumchapel Essenside URC

Independent examiner's report to the Trustees of Drumchapel Essenside URC Church

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7 to 11.

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.

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 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking 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 accounts.

Independent examiner's statement
In the course of my examination of the statement of accounts for the year ended 31 December 2025, apart from the matter referred to in note 5 of the financial statements no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records have not been kept in accordance with section 44(1)(a) of the Charities and Trustees Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006

- the accounts do not accord with those records

- the statement of accounts do not comply with any of the requirements of Regulation 9 of the Charities Accounts (Scotland) Regulation 2006 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Charles E Smith BAcc CA
Mochan Smith & Co
Chartered Accountants
15 King Edward Road
Glasgow
G13 1QW

Date: 06 SEPTEMBER 2026

Drumchapel Essenside URC

Drumchapel URC

Receipts and Payments Account
for the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	*2024 £*
Receipts					
Weekly freewill offerings		11609	-	11609	*10886*
Open plate		217	-	217	*596*
Other offerings,donations, giftdays etc.		5134	*480*	5614	*4745*
Fundraising		2497	-	2497	-
Gift aid		2688	-	2688	*2915*
Heat and Light Refund		-	-	-	*1790*
Grants received		-	-	-	*4406*
Total Receipts		22145	480	22625	*25338*
Payments					
Payments for charitable activities					
Ministry mission					
and wider work	1	9106	-	9106	*5076*
Establishment costs	2	12321	*4406*	16727	*14257*
Other costs	3	614	*480*	1094	*725*
Fundraising costs		1248	-	1248	-
Independent Examiner Fee		150	-	150	*150*
Cash discrepancy written off	5	714	-	714	-
		24153	4886	29039	*20208*
Surplus/ (deficit) for year		(2,008)	(4,406)	(6,414)	*5,130*
Transfers		-	-	-	-
Balance brought forward		19085	*4406*	23491	*18361*
Funds at 31 December		**17077**	**-**	**17077**	***23491***

Drumchapel Essenside URC

Statement of balances at 31 December

	2025	*2024*
	£	£
Bank and cash balances		
Bank of Scotland	*15865*	*23491*
Cash on Hand	*1212*	-
	17077	***23491***
Liabilities		
Ministry & Mission	-	-
Reserves		
Restricted Funds	-	*4406*
General Funds	17077	*19085*
	17077	**23491**

The accounts were approved by the Congregation on 06 September 2026

Signed for and on behalf of the Congregation

Chairman Roberta Hughes

Treasurer Maureen McKinlay

Drumchapel Essenside URC

Notes to the financial statements

		2025	2024
		£	£
1	**Ministry mission and wider work**		
	National ministry	6500	*2500*
	Minister's expenses	140	-
	Pulpit supply	646	*616*
	Church officer, organist etc.	1820	*1960*
		9106	***5076***
2	**Establishment costs**		
	Insurance	2420	*2108*
	Heat and light	6877	*5042*
	Maintenance	7430	*7107*
		16727	**14257**
3	**Other costs**		
	Music and licences	144	*144*
	Other expenses	470	*181*
	Special Collection - Marie Curie	480	*400*
		1094	***725***

4 **Movement in funds**

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2025
	£	£	£	£	£
Unrestricted funds					
Fabric funds	-	-	-	-	-
General fund	19085	22145	24153	-	17077
Restricted Funds					
Special collection	-	480	480	-	-
Grant	4406	-	4406	-	-
	23491	22625	29039	-	17077

Grant

An energy saving grant for LED lighting and double glazing of £4,406 was received from the Synod in the year to 31 December 2024. The works were carried out in the current year.

Special Collection

A collection which raised £480 (2024 - £400) was taken up for Marie Curie.

Notes to the financial statements (cont.)

5 **Note on Net Cash Discrepancy Identified During Preparation of Annual Accounts**

Charity Financial Year Ended 31 December 2025
During the preparation of the annual accounts for the year ended **31 December 2025**, a **net cash discrepancy of £714** was identified. As part of the year-end procedures, all cash balances were subsequently **reconciled to 31 July 2026**, confirming that no further variances existed beyond this amount.

Nature of the Discrepancy
The discrepancy relates to cash transactions recorded during the 2025 financial year and the current financial year to the 31st July. The underlying cause could not be fully determined. This is due to two factors:

Cash records were not written up contemporaneously, resulting in gaps and inconsistencies in the supporting documentation.
The **advanced age of the former treasurer** made retrospective clarification of certain transactions impracticable.
As a result, the trustees have concluded that the discrepancy cannot be resolved with certainty.

Trustee Consideration
In accordance with the **Charities and Trustee Investment (Scotland) Act 2005** and the **Charities Accounts (Scotland) Regulations 2006**, the trustees have reviewed the matter and are satisfied that:
The discrepancy does not indicate ongoing risk to charitable funds.
No evidence of misconduct or misappropriation has been identified.
The issue is believed to have arisen from weaknesses in record-keeping rather than from operational or governance failures affecting other areas of the charity's finances.

Remedial Actions Taken
To strengthen financial controls and ensure compliance going forward, the trustees have implemented the following measures:

Appointment of a new treasurer, effective 1 January 2027, with responsibility for maintaining accurate and timely financial records. With effect from 1 August 2026, the existing treasurer and the new treasurer will work together to ensure a smooth transfer of information and responsibilities with the new treasurer assuming full responsibility from 1 January 2027.

Division of duties so that cash handling and cash recording are now carried out by **separate individuals**, reducing the risk of error and improving oversight.

Enhanced internal controls, including contemporaneous recording of all cash transactions, periodic cash counts, and documented reconciliation procedures.
These steps ensure that the charity's financial management now meets the standards required under Scottish charity law and reduces the likelihood of similar discrepancies arising in future years.

6 Trustee remuneration and related party transactions

All United Reformed Church congregations contribute to the Ministry and Mission Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing.

The minister's expenses are disclosed in note 1.

No trustee received any remuneration or reimbursement of expenses during the year. However, on occasion trustees were reimbursed for costs that they initially paid personally on behalf of the charity. These reimbursements relate solely to expenses properly incurred in carrying out charitable activities.

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