

# St Stephens & West Parish Church Of Scotland: Broughty Ferry

Scotland · Charity number SC003714

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1915-08-19
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	55 Craigie Street Dundee DD4 6PE
Website	<a href="http://www.ststephensandwest.org.uk">www.ststephensandwest.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Church of Scotland

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Dundee City
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£55,089	£109,916	-	0
2024-12-31	£219,641	£185,068	-	0
2023-12-31	£138,585	£207,354	-	0
2022-12-31	£170,417	£145,962	-	0
2021-12-31	£195,875	£141,089	-	0
2020-12-31	£131,985	£147,628	-	0

**St Stephens & West Parish Church Of Scotland: Broughty Ferry**

Scotland - Charity number SC003714

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# Accounts

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**Dundee: St Stephens & West Parish Church of Scotland  
Broughty Ferry**

**Trustees' Report and accounts for the year ended  
31<sup>st</sup> December 2025**

**Scottish Charity registration number: SC003714**

**Church of Scotland congregational registration number: 291717**

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2025**

**Trustees' Annual Report**

The trustees present the annual report and accounts for St Stephens & West Parish Church for the year ended 31<sup>st</sup> December 2025.

**Reference and Administrative Information**

Charity Name:	St Stephens & West Parish Church
Charity Registration Number:	SC003714
Congregation Reference Number:	291717
Contact Address:	Mrs Toni McNicoll, Treasurer St Stephens and West Church Dundee Road, Broughty Ferry, DD5 1DW.

**Trustees:**

**Members of Kirk Session and Congregational Board:**

Rev Keith F Hall	Mrs Sandra McMillan
Prof. Peter Griffiths	Mr George B Muir (died 21.12.2025)
Mrs Shirley Grinyer	Mrs Sybil Rough
Prof John Grinyer	Mrs Linda Parry-Richards
Mr Alastair L MacKenzie	Mr S Smith
Mrs Beatrice Martin	Mrs Shirley Thomson
Mrs May Masson	Mr Peter Wakefield
Mr Ronald McPherson	Mrs Fiona Watt

**Members of Congregational Board only:**

Mrs Hazel Allan	Mr Kenny Matheson
Mr Alan Justice	Mrs Toni McNicoll

**Principal Office-Bearers:**

Minister:	Reverend Keith F Hall
Session Clerk:	Mr Ronald McPherson
Clerk to the Board and Treasurer:	Mrs Toni McNicoll

**Dundee: St Stephens & West Parish Church of Scotland  
Year ended 31<sup>st</sup> December 2025**

**Trustees' Annual Report (continued)**

**Independent Examiner:**

Sheena Gibson FCCA  
James Hair Group Limited  
59 Bonnygate  
Cupar  
KY15 4BY

**Bankers:**

Royal Bank of Scotland  
3 High Street, Dundee, DD1 1SX

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of a Model Deed of Constitution.

**Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church, responsible for spiritual affairs and are chosen from those members of the church who are considered to have the appropriate gifts and skills. In addition, the minister, is a member of the Kirk Session. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the Annual Stated Meeting.

**Organisational Structure**

The Kirk Session and Congregational Board are both chaired by the Minister and usually meet several times a year. Certain responsibilities are delegated to various committees as appropriate: Finance, Property and Hall, Social & Fund-raising and Garden.

**Dundee: St Stephens & West Parish Church of Scotland  
Year ended 31<sup>st</sup> December 2025**

**Trustees' Annual Report (continued)**

**Structure, Governance and Management (continued)**

**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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

St Stephens & West Parish Church is linked with St Mary's Parish Church in Dundee under the ministry of Reverend Keith F Hall although each continues to operate under their existing constitutions. Reverend Hall provided services in both churches, 10am in St Stephens and West and 11.15am in St Mary's. We are grateful for the generous assistance of retired ministers who provided Sunday worship when our Minister was in St Mary's or otherwise unavailable.

Once the St Stephens and West pulpit is vacant, this congregation will become part of the Broughty Ferry Parish Church.

We are most grateful to our Session Clerk, Ron McPherson for his work in running the Church and the Hall over many years. He is ably assisted by Kenny Matheson, ensuring that the fabric is well maintained at all times.

**Achievements and Performance**

We are striving to maintain and increase our membership, which efforts have been bolstered by Reverend Hall. Numbers attending Sunday Services have remained steady compared to previous years.

We are determined to continue God's work in and outside the church and encourage as many people as possible to make use of our beautiful sanctuary and so ensure its future for years to come.

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2025**

**Trustees' Annual Report (continued)**

**Financial Review**

There is no significant change in the number of Gift Aid donors and over 30 members make their donations by standing order. There was a deficit of receipts over payments for the year of £54,827 (2024 - surplus £34,574).

**Reserves policy**

At the end of the year the Church had total funds of £16,247 (2024 - £71,074) which is net of General funds of £11,065 (2024 - £65,328), restricted funds of £0 (2024 - £449), endowment funds of £5,000 (2024 - £5,000) and designated funds of £182 (2024 - £297).

Despite world events causing significant fluctuations in our investment portfolio, these cash reserves are considered to be adequate to allow the Church to operate for at least the next five years.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 2007. 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,

Signed by:

*Ron McPherson*

18CC69EAF8A043E...

Ronald McPherson, Session Clerk

Date: 26 May 2026 | 7:27 PM BST

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2025**

**Report of the Independent Examiner**

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 (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 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, and
  - \* to prepare accounts which accord with the accounting records and comply with the requirements of Regulation 9 of the 2006 Accounts Regulations 2006have 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.

DocuSigned by:

*Sheena Gibson*

A4A63ED645E5437

Date: 27 May 2026 | 12:49 PM BST

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Sheena Gibson FCCA  
James Hair Group Limited  
59 Bonnygate  
Cupar  
KY15 4BY

**Dundee: St Stephens & West Parish Church of Scotland**  
**Receipts and payments account for the year ended 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
<b><u>Receipts</u></b>									
Donations	3	30,442	-	-	30,442	32,464	-	-	32,464
Legacies	3	-	-	-	-	25,000	-	-	25,000
Activities for generating funds	3	14,781	-	-	14,781	15,042	-	-	15,042
Investment Income	3	9,866	-	-	9,866	11,288	-	-	11,288
Sale of investments		-	-	-	-	135,847	-	-	135,847
<b><u>Total receipts</u></b>		<b>55,089</b>	<b>-</b>	<b>-</b>	<b>55,089</b>	<b>219,641</b>	<b>-</b>	<b>-</b>	<b>219,641</b>
<b><u>Payments</u></b>									
Cost of generating funds	4	6,776	-	-	6,776	4,991	-	-	4,991
Charitable activities	4	71,906	449	-	72,355	76,574	1,430	-	78,004
Governance costs	4	816	-	-	816	792	-	-	792
Purchase of investments		29,969	-	-	29,969	101,280	-	-	101,280
<b><u>Total payments</u></b>		<b>109,467</b>	<b>449</b>	<b>-</b>	<b>109,916</b>	<b>183,637</b>	<b>1,430</b>	<b>-</b>	<b>185,067</b>
<b>Excess of payments over receipts for the year</b>		<b>(54,378)</b>	<b>(449)</b>	<b>-</b>	<b>(54,827)</b>	<b>36,004</b>	<b>(1,430)</b>	<b>-</b>	<b>34,574</b>
<b>Total funds brought forward</b>		<b>65,625</b>	<b>449</b>	<b>5,000</b>	<b>71,074</b>	<b>29,621</b>	<b>1,879</b>	<b>5,000</b>	<b>36,500</b>
<b><u>Total funds carried forward</u></b>		<b>11,247</b>	<b>-</b>	<b>5,000</b>	<b>16,247</b>	<b>65,625</b>	<b>449</b>	<b>5,000</b>	<b>71,074</b>

**Dundee: St Stephens & West Parish Church of Scotland**  
**Statement of balances**  
**at 31 December 2025**

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
<b>Bank &amp; deposit balances</b>								
Balances at 31 December brought forward	65,625	449	5,000	<b>71,074</b>	29,621	1,879	5,000	36,500
Excess of payments over receipts for the year	(54,378)	(449)	-	<b>(54,827)</b>	36,004	(1,430)	-	34,574
<b>Balances at 31 December carried forward</b>	<b>11,247</b>	<b>-</b>	<b>5,000</b>	<b>16,247</b>	<b>65,625</b>	<b>449</b>	<b>5,000</b>	<b>71,074</b>
<b>Investments at Market Value</b> (cost £405,704)	<b>501,921</b>	<b>-</b>	<b>-</b>	<b>501,921</b>	<b>432,283</b>	<b>-</b>	<b>-</b>	<b>432,283</b>
<b>Assets</b>								
Gift aid recoverable	1,277	-	-	<b>1,277</b>	2,960	-	-	2,960
<b>Liabilities</b>	<b>2,487</b>	<b>-</b>	<b>-</b>	<b>2,487</b>	<b>3,297</b>	<b>-</b>	<b>-</b>	<b>3,297</b>

The accounts were approved by the Kirk Session and Congregational Board on 15 April 2026.

For and on behalf of the Kirk Session and Congregational Board

Signed by:  
  
 18CC69EAF8A043E...  
**Mr R McPherson**  
 Session Clerk

Signed by:  
  
 832456530BE04E1...  
**Mrs T McNicoll**  
 Treasurer

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2025**  
**Notes to the accounts (continued)**

**1 Trustee remuneration and related party transactions**

During the year 5 Trustees (2024 -6) were reimbursed for expenditure paid on behalf of the charity of £832 (2024 - £1,205).

No trustee received any remuneration during the year. 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.

**2 Movements in funds**

	At 01/01/2025 £	Receipts £	Payments £	Transfers £	At 31/12/2025 £
<b>Endowment funds</b>					
Rae Memorial Fund	5,000	-	-	-	5,000
<b>Restricted funds</b>					
Albert Barnes Fund	449	-	(449)	-	-
<b>Unrestricted funds</b>					
General Fund	65,328	55,086	(109,349)	-	11,065
<b>Designated funds</b>					
Social Group	143	3	(118)	-	28
Friendship Circle	154	-	-	-	154
	297	3	(118)	-	182
<b>Total unrestricted and designated funds</b>	65,625	55,089	(109,467)	-	11,247
<b>Total funds</b>	71,074	55,089	(109,916)	-	16,247

**Purpose of Endowment Fund**

The Rae Fund of £5,000, while protected, allows the income to be used for general purposes of the church.

**Purposes of Restricted Funds**

The Albert Barnes Fund was primarily for fund raising publicity but has been widened to include all publicity, including the cost of the church magazine. The fund was exhausted during this financial year.

**Purposes of Designated Funds (within Unrestricted Category)**

All funds are currently in use by the described activity.

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2025**  
**Notes to the accounts (continued)**

**3 Analysis of receipts**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £
<b>Donations</b>								
Offerings	23,218	-	-	23,218	23,511	-	-	23,511
Tax recovered on gift aid	7,224	-	-	7,224	8,953	-	-	8,953
Legacies	-	-	-	-	25,000	-	-	25,000
	<b>30,442</b>	<b>-</b>	<b>-</b>	<b>30,442</b>	<b>57,464</b>	<b>-</b>	<b>-</b>	<b>57,464</b>
<b>Activities for generating funds</b>								
Use of premises (Church Hall)	14,778	-	-	14,778	14,330	-	-	14,330
Organisations	3	-	-	3	4	-	-	4
Fund raising	-	-	-	-	708	-	-	708
	<b>14,781</b>	<b>-</b>	<b>-</b>	<b>14,781</b>	<b>15,042</b>	<b>-</b>	<b>-</b>	<b>15,042</b>
<b>Investment income</b>								
Dividends and interest received	9,866	-	-	9,866	11,288	-	-	11,288
	<b>9,866</b>	<b>-</b>	<b>-</b>	<b>9,866</b>	<b>11,288</b>	<b>-</b>	<b>-</b>	<b>11,288</b>
<b>Other payments</b>								
Proceeds of sale of investments	-	-	-	-	135,847	-	-	135,847
	<b>55,089</b>	<b>-</b>	<b>-</b>	<b>55,089</b>	<b>219,641</b>	<b>-</b>	<b>-</b>	<b>219,641</b>

**Dundee: St Stephens & West Parish Church of Scotland****Year ended 31<sup>st</sup> December 2025****Notes to the accounts (continued)**

4 Analysis of payments	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £
<b>Cost of generating funds</b>								
Investment managers' fees	6,690	-	-	6,690	4,909	-	-	4,909
Offering envelopes	86	-	-	86	82	-	-	82
	<u>6,776</u>	<u>-</u>	<u>-</u>	<u>6,776</u>	<u>4,991</u>	<u>-</u>	<u>-</u>	<u>4,991</u>
<b>Charitable activities</b>								
Ministries and mission allocation	24,205	-	-	24,205	27,685	-	-	27,685
Presbytery dues	816	-	-	816	902	-	-	902
	<u>25,021</u>	<u>-</u>	<u>-</u>	<u>25,021</u>	<u>28,587</u>	<u>-</u>	<u>-</u>	<u>28,587</u>
Pulpit supply	100	-	-	100	200	-	-	200
Other salary costs	7,500	-	-	7,500	7,549	-	-	7,549
Fabric repairs and maintenance	13,309	-	-	13,309	17,876	-	-	17,876
Other building costs	22,801	-	-	22,801	20,105	-	-	20,105
Organ and music	-	-	-	-	-	-	-	-
Organisations	118	-	-	118	140	-	-	140
Other expenses	3,057	449	-	3,506	2,117	1,430	-	3,547
	<u>71,906</u>	<u>449</u>	<u>-</u>	<u>72,355</u>	<u>76,574</u>	<u>1,430</u>	<u>-</u>	<u>78,004</u>
<b>Governance costs</b>								
Independent examiner's fees	816	-	-	816	792	-	-	792
<b>Other payments</b>								
Purchase of investments	29,969	-	-	29,969	101,280	-	-	101,280
	<u>109,466</u>	<u>449</u>	<u>-</u>	<u>109,915</u>	<u>183,637</u>	<u>1,430</u>	<u>-</u>	<u>185,067</u>

Expenses relative to the Manse are paid equally by St Stephens and West Church and St Mary's Parish Church, Dundee. The expenses are included in the analysis above under the appropriate headings.

**5 Minister's stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' contribution for National Insurance, pensions and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale. For the year under review the minimum stipend was £32,433 and the maximum (in the fifth and subsequent years) £39,856.

**6 Collections for Third Parties**

£480 was collected for Christian Aid and a donation of £500 was made (2024 - £461.50). In addition it was decided that the proceeds of the May afternoon tea (£840) would be donated equally between Rachel House and Action for Pulmonary Fibrosis and the proceeds of the November coffee morning (£887) would be donated equally between Maggies Dundee and SAMH.

**St Stephens & West Parish Church Of Scotland: Broughty Ferry**

Scotland - Charity number SC003714

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# Accounts

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**Dundee: St Stephens & West Parish Church of Scotland  
Broughty Ferry**

**Trustees' Report and accounts for the year ended  
31<sup>st</sup> December 2024**

**Scottish Charity registration number: SC003714**

**Church of Scotland congregational registration number: 291717**

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2024**

**Trustees' Annual Report**

The trustees present the annual report and accounts for St Stephens & West Parish Church for the year ended 31<sup>st</sup> December 2024.

**Reference and Administrative Information**

Charity Name:	St Stephens & West Parish Church
Charity Registration Number:	SC003714
Congregation Reference Number:	291717
Contact Address:	[REDACTED]

**Trustees:**  
**Members of Kirk Session and Congregational Board:**

[REDACTED]	[REDACTED]
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**Members of Congregational Board only:**

[REDACTED]	[REDACTED]
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**Principal Office-Bearers:**

Minister:	[REDACTED]
Session Clerk:	[REDACTED]
Clerk to the Board and Treasurer:	[REDACTED]

**Dundee: St Stephens & West Parish Church of Scotland  
Year ended 31<sup>st</sup> December 2024**

**Trustees' Annual Report (continued)**

**Independent Examiner:**

  
James Hair & Co  
59 Bonnygate  
Cupar  
KY15 4BY

**Bankers:**

Royal Bank of Scotland  
3 High Street, Dundee, DD1 1SX

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of a Model Deed of Constitution.

**Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church, responsible for spiritual affairs and are chosen from those members of the church who are considered to have the appropriate gifts and skills. In addition, the minister, is a member of the Kirk Session. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the Annual Stated Meeting.

**Organisational Structure**

The Kirk Session and Congregational Board are both chaired by the Minister and usually meet about four times a year. Certain responsibilities are delegated to various committees as appropriate: Finance, Property and Hall, Social & Fund-raising and Garden.

**Dundee: St Stephens & West Parish Church of Scotland  
Year ended 31<sup>st</sup> December 2024**

**Trustees' Annual Report (continued)**

**Structure, Governance and Management (continued)**

**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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

St Stephens & West Parish Church is linked with St Mary's Parish Church in Dundee under the ministry of [REDACTED] [REDACTED] although each continues to operate under their existing constitutions. [REDACTED] provided services in both churches, 10am in St Stephens and West and 11.15am in St Mary's. We are grateful for the generous assistance of retired ministers who provided Sunday worship when our Minister was in St Mary's or otherwise unavailable.

Once the St Stephens and West pulpit is vacant, this congregation will become part of the Broughty Ferry Parish Church.

We are most grateful to our Session Clerk, [REDACTED] for his work in running the Church and the Hall.

**Achievements and Performance**

We are striving to maintain and increase our membership, which efforts have been bolstered by [REDACTED] Numbers attending Sunday Services have remained steady compared to previous years.

We are determined to continue God's work in and outside the church and encourage as many people as possible to make use of our beautiful sanctuary and so ensure its future for years to come.

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2024**

**Trustees' Annual Report (continued)**

**Financial Review**

There is no significant change in the number of Gift Aid donors and over 30 members make their donations by standing order. There was a surplus of receipts over payments for the year of £34,573 (2023 - £68,769 deficit).

**Reserves policy**

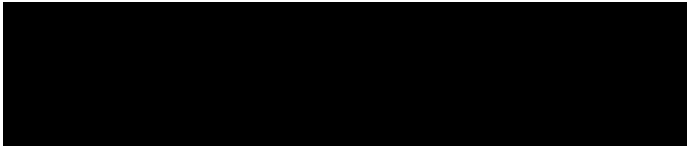
At the end of the year the Church had total funds of £71,073 (2023 - £36,500) which is net of General funds of £65,327 (2023 - £29,188), restricted funds of £449 (2023 - £1,879), endowment funds of £5,000 (2023 - £5,000) and designated funds of £297 (2023 - £433).

Despite world events causing significant fluctuations in our investment portfolio, these cash reserves are considered to be adequate to allow the Church to operate for at least the next five years.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 2007. 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,



28 July 2025 | 7:40 PM BST  
Date: \_\_\_\_\_

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2024**

**Report of the Independent Examiner**

I report on the accounts of the charity for the year ended 31 December 2024 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 (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 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, and
  - \* to prepare accounts which accord with the accounting records and comply with the requirements of Regulation 9 of the 2006 Accounts Regulations 2006have 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.

Date: 18 August 2025 | 2:36 AM PDT

James Hair & Co  
59 Bonnygate  
Cupar  
KY15 4BY

**Dundee: St Stephens & West Parish Church of Scotland**  
**Receipts and payments account for the year ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
<b>Receipts</b>									
Donations	3	32,463	-	-	32,463	30,643	-	-	30,643
Legacies	3	25,000	-	-	25,000	-	-	-	-
Activities for generating funds	3	15,042	-	-	15,042	15,997	-	-	15,997
Investment Income	3	11,288	-	-	11,288	11,029	-	-	11,029
Sale of investments		135,847	-	-	135,847	80,916	-	-	80,916
<b>Total receipts</b>		<b>219,641</b>	<b>-</b>	<b>-</b>	<b>219,641</b>	<b>138,585</b>	<b>-</b>	<b>-</b>	<b>138,585</b>
<b>Payments</b>									
Cost of generating funds	4	4,991	-	-	4,991	5,061	-	-	5,061
Charitable activities	4	76,574	1,430	-	78,004	63,785	1,248	-	65,033
Governance costs	4	792	-	-	792	792	-	-	792
Purchase of investments		101,280	-	-	101,280	136,468	-	-	136,468
<b>Total payments</b>		<b>183,638</b>	<b>1,430</b>	<b>-</b>	<b>185,068</b>	<b>206,106</b>	<b>1,248</b>	<b>-</b>	<b>207,354</b>
<b>Excess of payments over receipts for the year</b>		<b>36,003</b>	<b>(1,430)</b>	<b>-</b>	<b>34,573</b>	<b>(67,521)</b>	<b>(1,248)</b>	<b>-</b>	<b>(68,769)</b>
<b>Total funds brought forward</b>		<b>29,621</b>	<b>1,879</b>	<b>5,000</b>	<b>36,500</b>	<b>97,142</b>	<b>3,127</b>	<b>5,000</b>	<b>105,269</b>
<b>Total funds carried forward</b>		<b>65,624</b>	<b>449</b>	<b>5,000</b>	<b>71,073</b>	<b>29,621</b>	<b>1,879</b>	<b>5,000</b>	<b>36,500</b>

**Dundee: St Stephens & West Parish Church of Scotland**  
**Statement of balances**  
**at 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
<b>Bank &amp; deposit balances</b>								
Balances at 31 December brought forward	29,621	1,879	5,000	<b>36,500</b>	97,142	3,127	5,000	105,269
Excess of receipts over payments for the year	36,003	(1,430)	-	<b>34,573</b>	(67,521)	(1,248)	-	(68,769)
<b>Balances at 31 December carried forward</b>	<b>65,624</b>	<b>449</b>	<b>5,000</b>	<b>71,073</b>	<b>29,621</b>	<b>1,879</b>	<b>5,000</b>	<b>36,500</b>
<b>Investments at Market Value</b> (cost £373,196)	<b>432,283</b>	<b>-</b>	<b>-</b>	<b>432,283</b>	<b>447,364</b>	<b>-</b>	<b>-</b>	<b>447,364</b>
<b>Assets</b>								
Gift aid recoverable	2,960	-	-	<b>2,960</b>	6,043	-	-	6,043
	<b>2,960</b>	<b>-</b>	<b>-</b>	<b>2,960</b>	<b>6,043</b>	<b>-</b>	<b>-</b>	<b>6,043</b>
<b>Liabilities</b>	<b>3,297</b>	<b>-</b>	<b>-</b>	<b>3,297</b>	<b>2,261</b>	<b>-</b>	<b>-</b>	<b>2,261</b>

The accounts were approved by the Kirk Session and Congregational Board on March 2025.

For and on behalf of the Kirk Session and Congregational Board



Session Clerk

Treasurer

**Dundee: St Stephens & West Parish Church of Scotland****Year ended 31<sup>st</sup> December 2024****Notes to the accounts (continued)****1 Trustee remuneration and related party transactions**

During the year 6 (2023 -4) Trustees were reimbursed for expenditure paid on behalf of the charity of £1,205 (2023 - £1,474).

No trustee received any remuneration during the year. 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.

**2 Movements in funds**

	At 01/01/2024 £	Receipts £	Payments £	Transfers £	At 31/12/2024 £
<b>Endowment funds</b>					
Memorial Fund	5,000	-	-	-	5,000
<b>Restricted funds</b>					
Fund	1,879	-	(1,430)	-	449
<b>Unrestricted funds</b>					
General Fund	29,188	219,637	(183,497)	-	65,327
<b>Designated funds</b>					
Social Group	279	4	(140)	-	143
Friendship Circle	154	-	-	-	154
	433	4	(140)	-	297
<b>Total unrestricted and designated funds</b>	29,621	219,641	(183,638)	-	65,624
<b>Total funds</b>	36,500	219,641	(185,068)	-	71,073

**Purpose of Endowment Fund**

The Fund of £5,000, while protected, allows the income to be used for general purposes of the church.

**Purposes of Restricted Funds**

The Fund was primarily for fund raising publicity but has been widened to include all publicity, including the cost of the church magazine.

**Purposes of Designated Funds (within Unrestricted Category)**

All funds are currently in use by the described activity.

**Dundee: St Stephens & West Parish Church of Scotland**  
**Year ended 31<sup>st</sup> December 2024**  
**Notes to the accounts (continued)**

**3 Analysis of receipts**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
<b>Donations</b>								
Offerings	23,511	-	-	23,511	24,275	-	-	24,275
Tax recovered on gift aid	8,953	-	-	8,953	6,368	-	-	6,368
Legacies	25,000	-	-	25,000	-	-	-	-
	<b>57,463</b>	<b>-</b>	<b>-</b>	<b>57,463</b>	<b>30,643</b>	<b>-</b>	<b>-</b>	<b>30,643</b>
<b>Activities for generating funds</b>								
Use of premises (Church Hall)	14,330	-	-	14,330	14,353	-	-	14,353
Organisations	4	-	-	4	82	-	-	82
Fund raising	708	-	-	708	1,562	-	-	1,562
	<b>15,042</b>	<b>-</b>	<b>-</b>	<b>15,042</b>	<b>15,997</b>	<b>-</b>	<b>-</b>	<b>15,997</b>
<b>Investment income</b>								
Dividends and interest received	11,288	-	-	11,288	11,029	-	-	11,029
	<b>11,288</b>	<b>-</b>	<b>-</b>	<b>11,288</b>	<b>11,029</b>	<b>-</b>	<b>-</b>	<b>11,029</b>
<b>Other payments</b>								
Proceeds of sale of investments	135,847	-	-	135,847	80,916	-	-	80,916
	<b>219,641</b>	<b>-</b>	<b>-</b>	<b>219,641</b>	<b>138,585</b>	<b>-</b>	<b>-</b>	<b>138,585</b>

**Dundee: St Stephens & West Parish Church of Scotland****Year ended 31<sup>st</sup> December 2024****Notes to the accounts (continued)**

4 Analysis of payments	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Unrestricted funds	Restricted funds	Endowment funds	Total 2023
	£	£	£	£	£	£	£	£
<b>Cost of generating funds</b>								
Investment managers fees	4,909	-	-	4,909	4,985	-	-	4,985
Offering envelopes	82	-	-	82	76	-	-	76
	<b>4,991</b>	<b>-</b>	<b>-</b>	<b>4,991</b>	<b>5,061</b>	<b>-</b>	<b>-</b>	<b>5,061</b>
<b>Charitable activities</b>								
Ministries and mission allocation	27,685	-	-	27,685	23,729	-	-	23,729
Presbytery dues	902	-	-	902	658	-	-	658
	<b>28,587</b>	<b>-</b>	<b>-</b>	<b>28,587</b>	<b>24,387</b>	<b>-</b>	<b>-</b>	<b>24,387</b>
Pulpit supply	200	-	-	200	900	-	-	900
Other salary costs	7,549	-	-	7,549	6,965	-	-	6,965
Fabric repairs and maintenance	17,876	-	-	17,876	13,884	-	-	13,884
Other building costs	20,105	-	-	20,105	14,948	-	-	14,948
Organ and music	-	-	-	-	426	-	-	426
Organisations	140	-	-	140	-	-	-	-
Other expenses	2,117	1,430	-	3,547	2,275	1,248	-	3,523
	<b>76,574</b>	<b>1,430</b>	<b>-</b>	<b>78,004</b>	<b>63,785</b>	<b>1,248</b>	<b>-</b>	<b>65,033</b>
<b>Governance costs</b>								
Independent examiner's fees	792	-	-	792	792	-	-	792
<b>Other payments</b>								
Purchase of investments	101,280	-	-	101,280	136,468	-	-	136,468
	<b>183,638</b>	<b>1,430</b>	<b>-</b>	<b>185,068</b>	<b>206,106</b>	<b>1,248</b>	<b>-</b>	<b>207,354</b>

Expenses relative to the Manse are paid equally by St Stephens and West Church and St Mary's Parish Church, Dundee. The expenses are included in the analysis above under the appropriate headings.

**5 Minister's stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' contribution for National Insurance, pensions and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale. For the year under review the minimum stipend was £31,642 and the maximum (in the fifth and subsequent years) £38,884.

**6 Collections for Third Parties**

A collection for Christian Aid - £461.50 was made during the year (2023 - £290). In addition it was decided that the proceeds of the May coffee morning (£626) would be donated equally between the Samaritans and Parkinsons UK and the proceeds of the November coffee morning (£707.60) would be donated equally between Dundee Bairns and Dementia Scotland.