

St James Church of Scotland: Broughty Ferry

**Report and Accounts
for the year ended 31 December 2022**

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

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Trustees' Annual Report

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 December 2022.

Reference and Administrative Information:

Charity name

St James Church of Scotland: Broughty Ferry

Charity Registration Number

SC005210

Congregational Reference Number

291715

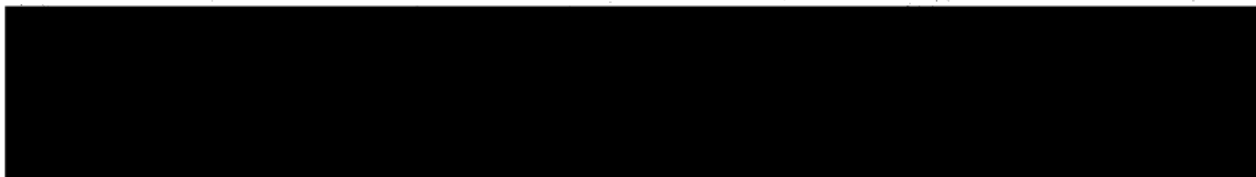
Principal Office

The Church Office, 5 Fort Street, Broughty Ferry, Dundee DD5 2AD

Trustees

The trustees of St James Church of Scotland: Broughty Ferry comprise all members of the Kirk Session. Details of all those who have served as a trustee during the year to 31 December 2022 and until the date of approval of this report are as follows:

Kirk Session:

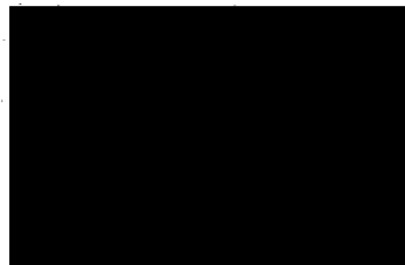


Principal Office Bearers

Interim Moderator



Session Clerks



Treasurer

Independent Examiner

Principal Bankers

Bank of Scotland
327 Brook Street
Broughty Ferry
Dundee DD5 2DS

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Ethos of St James' Church:

St James continues to promote our values of being a *living, laughing, loving, learning church* and to be known for these qualities as we continue to demonstrate them as much as possible.

Structure, Governance and Management:

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. They 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 Interim Moderator, also a member of the Kirk Session, is appointed by Presbytery. Appropriate induction is provided for new elders.

Organisational Structure

The Kirk Session normally meets approximately four times each year to fulfil its responsibilities for all matters, both spiritual and temporal, within the congregation. The Kirk Session is supported by four committees: Administration, Mission, Stewardship and Youth which oversee the day-to-day business and activities of the church and report back to Kirk Session. Church activities were reduced since the Covid lockdowns, and the continuing priorities of union negotiation continue to disrupt our recovery. As a result, fewer committee meetings and Kirk Sessions were held over this last year. Each committee is convened by a member of Kirk Session, and essential activities are ongoing, within or outside of a formal meeting setting.

Congregational Status

The congregation operates under Guardianship status within the Church of Scotland, formally approved by the Presbytery of Dundee and the Church of Scotland authorities in 2015. The Presbytery guarantee of this status ended in the summer of 2020; however, we still receive a Vacancy Allowance until it will no longer be available to us once a union of the Broughty Ferry churches is finalised.

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.

On 31 December 2022 there were 121 communicant members on the Roll of Broughty Ferry St James.

The Kirk Session and congregation are indebted to the support and expertise of our treasurer Gordon Coupar, who manages and advises us on our finances. Our services of worship put faith into practice through a ministry of consistent biblical teaching, proclaiming the gospel and Lordship of Jesus Christ, through prayer and scripture, music, and sacrament. We enable people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.

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Continuing to provide support for missionary and outreach work, which has all but recovered since the Covid lockdowns. Our church support practices are operating as before, now restrictions are reduced. We hope our efforts in these areas will develop to become more advantageous for all once a union is finally agreed upon. St James will endeavour to improve and extend this essential work as required to suit the needs of the people we are serving.

Interconnections:

The Interconnection newsletter is distributed weekly among the three congregations of the uniting charges as well as Barnhill St Margaret's. Previously known as Keeping Connections, it changed its name in November 2021 to expand its distribution base across the 3 congregations as we needed a unified method of communication. It has been used to intimate any important information from the Presbytery and Kirk Sessions about the Union, and other essential everyday routine information.

The email list is now over 60 people in the St James distribution. It continues to be hand-delivered weekly to about 28 people from the St James roll who are housebound or otherwise unable to attend church.

Paper copies are also available across the three churches on a Sunday morning and to pick up during the week. It also continues to be uploaded onto the BF St James Facebook page every week.

The Kids Connections weekly is also distributed across the St James congregation both in the deliveries and by email as the puzzles are appreciated by young and old.

Fellowship:

St James people like a good long chat after the Sunday services refreshments.

Some enjoy New Kirk's monthly film events.

We gather at St Luke's warm spot with crafts on Monday afternoon.

Some of us enjoy coffee and chat on Wednesday mornings, and during our warm spot, on Thursday.

The Guild meetings are usually at St Luke's and Queen Street, but we had...

A Guild Scots night at St James with haggis, neeps, and tatties and then entertainment by the Carnoustie Traditionals who played a selection of authentic Scottish music, which continued a tradition over years at St James.

The 64th Rainbows and Brownies leaders and helpers – six of us are from St James and have a weekly chat together during our official duties in term time.

Prayer and share:

Zoom Prayer and Share continued weekly over the year, highlighting any local congregational need, and is a source of prayer for the Interconnections. The prayer needs have developed, changed, and expanded over the year: for our churches, the union, our community and society, our country, and the continuing extreme needs of many parts of the world. The prayer times are led by Rev Brodie, St James people usually take part, but others are welcome and could join at any time.

World Day of Prayer:

The 2022 World Day of Prayer was held in March at Broughty Ferry Baptist Church and was attended by several St James members. Towards the end, a candle was passed to the St James representative as they would be the 2023 hosts. On March 3rd 2023, St James hosted this event, the material written by Christian women of Taiwan on the theme "I have heard of your faith". The service was very well attended, with Broughty Ferry Churches, the Roman Catholic church, and Baptist and Methodist Churches. A candle was again passed in this case to the representative of St Luke's and Queen Street Church as they will host the next World Day of Prayer.

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Broughty Ferry Churches Group:

Throughout 2022 St James has continued to foster and strengthen links with our neighbouring churches in Broughty Ferry Churches Group, (BFCG) The group welcomes Church of Scotland members and other denominations as a long-established ecumenical grouping of local churches. Meetings are held every three months and St James currently holds the chair.

Through BFCG we are involved in the planning, organisation, and coordination of a range of inter-church activities across our local area. e.g., the renewal of joint services permitted our meeting up with old friends and making some new ones.

Through working with the community development worker for our area we have helped coordinate efforts to ensure a "cosy space" available in a local church every weekday.

With Refugees Broughty Ferry (WRBF) – is a small group operating under the umbrella of BFCG that supports refugees in Dundee and Eastern Europe. Our churches support the cafe for Ukrainian refugees run by Broughty Baptist Church at their centre in Panmuirfield.

Zoom Bible Study:

BFCG was responsible for starting our Zoom Bible study three years ago which now continues through 2022/2023 led by Rev Brodie, together with Mr. and Mrs. Graham Wightman from Barnhill and St Margaret's. We use book-based studies, and recently moved on from "Christian Disciplines" to a six-week Lent studies series, which restarted on Ash Wednesday, and is based on the "I AM sayings of Christ" We have again welcomed new friends and renewed friends to our group since the series restarted.

- This Ecumenical bible study group has the Church of Scotland and RC Christians learning together. Our Roman Catholic friends supplement our knowledge with details of their Christian background. We now have around eight study people regularly attending. The studies have provided fellowship, laughter, friendship, and discussion leading to greater knowledge and understanding of the life of Christ and the bible, and how threads of biblical information are tied together.
- There often is a different subtle explanation enhancing, developing, or perhaps questioning what some of us believed before.
- "Bounce" tuition has been occasionally required – if the person who set the meeting up does not have a full zoom account, when the Zoom session is nearly at an end, out you go, and you bounce back in again as you did at the start.
- The studies are advertised on Interconnections so congregations in Broughty Ferry and Barnhill St Margaret's churches can take part.

Pastoral care at St James:

Our Pastoral Locum and her team visit and telephone people as regularly as possible, especially during illness, or loss, to provide comfort, support, conversation, and much-needed company. The care has been maintained and includes support from members of the congregation not officially within the Pastoral team. Flower fellowship continues to gift flowers each week from friends and members of the congregation to people we know, especially those with a birthday, a need for cheer, or whom we do not see regularly. Telephone contact remains essential in 2022/23, but visits have increased, and doorstep conversations reduced. We continue to be in touch with members who have not yet been able to return to worship since the Covid lockdown.

Covid Awareness: Covid levels are still rising and falling – so we continue to exercise caution, using *Keep your Distance* reminder signs at the pews, and hand sanitiser is always available for use. We are maintaining a balancing act with Covid risk versus returning to normal.

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Mission and Evangelism by St James:

We receive photographs and videos of our sponsored family showing them all thriving, and the three children looking smart in their school uniforms. We are grateful for the continued support shown to them by our congregation and others.

- Our St James knitters and crochet experts continued to create hats, scarves, and other cosy items which were used to complete the filling of 150 shoe boxes for Blythswood. Thirty Christmas Parcels were wrapped and sent to the Sailors Society as gifts for seamen and women away from home.
- £273.00 was donated to the Ukraine Appeal in April.
- Easter eggs in knitted chicken-shaped covers were given out for Easter at St Luke's coffee time.
- In May, a group from each of the uniting churches again walked the three parish boundaries raising £365.00 for Christian Aid. Good opportunities were seized for a chat together with risking possible future muscle pain over three and a half hours.
- Some took part in a Christian Aid coffee morning at Barnhill St Margaret's church.

Our three-church Open Church week was during the first week in July which is Broughty Ferry Gala Week. It was well supported by people visiting St James to see the Acorn Quilters Exhibition, which included alternative art pieces. These reminded us visually of some of the histories of Broughty Ferry and Dundee. Refreshments were provided as normal, so our guests could have a rest and a chat.

- The sum raised was £1026.00 including a generous donation from Acorn Quilters. This was divided equally between the Scottish Association For Mental Health and Tear Fund (£513.00 to each charity)
- A church lunch was held for the three congregations in St James on 8th September, raising £166.00 for Dundee Youth for Christ. A collection for Poppy Scotland amounting to £180.00 was raised at a joint Remembrance service in St James.
- St James hosted the RNLI Carol Concert in December, raising £571.00. One of our young members took part in the Loony Dook on 1st January 2023 raising £1,030.00 which was presented to the Coxswain and Fund-Raising leader of Broughty Ferry RNLI.

The young lady has already booked to do so again on Jan 1st 2024.

Warm Spot at St James:

In response to concerns amongst people who live in Broughty Ferry about the rising cost of electricity and gas for home heating, a 'warm spot' was initiated in October, offering soup with bread followed by tea or coffee at lunchtime every Thursday throughout the coldest months. It is expected to be provided till the end of March. A grant was secured from Dundee Partnership, and the 'warm spot' is being staffed by volunteers from the three uniting congregations.

- So far, it has been a great success, particularly among older members of the community, some members of the local churches, some supporters of St James but members of other churches, some with no church connection and some just dropping in. Every week. Most of those attending are older folk with several in their nineties and many in their eighties.
- They say that they appreciate not just the soup and hot drinks, but the warm welcome and the company. Numbers are judged to be never below 25 and can be up to and over 30: we welcomed 35 in the last full week of February.

We have been able to provide community placements for pupils from Grove Academy undertaking a Personal Development Award. The young people have proved to be very popular with the older folk who

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have enjoyed telling them their life stories. One young man spoke of his appreciation as he was learning how to chat with older people and looked forward to talking with them again. The regular attendance of the young people is excellent.

Stewardship within St James:

Buildings:

Let Property

Our Letting agents from 2019 continue to provide a good service, efficiently dealing with and sharing issues back to Stewardship. Any points requiring a decision are communicated with the Kirk Session via the Stewardship committee. Our current tenants have enjoyed using the house since 31st July 2020.

Giving: We are grateful to the loyal members of our congregation who have continued to give generously. The pastoral visitors often have cash, envelopes, or cheques for St James pressed into their hands to add to the plate at the next St James service. Some donors have given up using donor envelopes and started using the automated banking system. The St James blue and pink envelopes can still be used in any of the churches.

Achievements and Performance in developing the Union.

As far as getting to know each other, St James people do try to socialise and befriend as far as possible within and out with the Sunday worship and afterwards. There has been progression made over the last year in terms of joint work e.g., the Children's Holiday Club, the warm spots in St James and St Luke's and Queen Street, as well as the Guild. The Interconnections and Chronicles production team and the Worship team work hard together but with no lead minister, an Interim Moderator with his own charge, there was a lot of pressure on all who were involved in the slow progression toward a union. We welcomed our supply organist who plays our organ and piano beautifully, and the choir sang at St James.

Presbytery and Developing Union of Broughty Ferry Churches:

Rev Dr. Roderick Grahame became our Interim Moderator (IM) on Jan 1st, 2022. He, our Pastoral Locum, and one Elder are members of Dundee Presbytery, providing the Kirk Session and congregation with an important link between the parish and the wider structures of the Church.

The Church of Scotland requires every Presbytery to revise its plan annually, taking account of national financial pressures and a reduced allocation of ministry numbers. The Presbytery Mission Plan must identify how the allocation of paid ministries within the Presbytery is to be used; in Dundee's case, the number will be 18, which is a reduction of 10.

The Developing Union:

The Interim Moderator was not as involved with the three uniting churches as his predecessor but arranged two Joint Kirk Session meetings, the first led by Place for Hope.

The stated aims of the meetings were 1. Name of the future church.

2. Decide on building preferences.

Presbytery's preference was to propose and confirm the building decisions by the end of 2022 when Dundee Presbytery was joining with other Presbyteries to form the Presbytery of Perth.

Place for Hope did not have the knowledge of Church Law regarding church names, and as there were difficulties with their already committed holidays, they were not available in the short time space preferred by the three Kirk Sessions to maintain the pace of discussion and eventual decision making.

The advantage of having Place for Hope lead more Joint Kirk Session meetings could have been that, as a service, they try to "navigate change and prevent conflict from escalating."

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The Session Clerks invited the IM to lead the second joint meeting (on 16th July at St Aidan's) as he had knowledge of Church of Scotland law regarding church names.

The IM rushed through a preamble for his suggested Indicative vote, setting voting choices of church buildings and church names with an insufficient discussion of voting options, particularly on the building choices. The second meeting that the Session Clerks had suggested did not take place.

The Indicative vote took place on 16th October, and the results announced formed the Basis of Union, with St James, New Kirk, and the St Aidan's Centre being retained while St Luke's and Queen Street was to be disposed of. The vote for the Basis of Union took place on 11th December. The vote of St Luke's and Queen Street showed a discrepancy at that time so it had to be repeated on 22nd January 2023.

As Dundee Presbytery should provide the Kirk Session and congregation with an important link between the parish and the wider structures of the Church, as it is now known that the requirements of Presbytery in voting for the basis of union were flawed. There was neither voting within the Kirk Sessions nor voting within congregational meetings permitting discussions and questioning, so the voting must be repeated within that context.

Bringing the Three Ferry Congregations together:

Where we are now:

1.a. Worship and prayer in three churches: 2022/23

We continue to worship together every Sunday in a rotation within the three Ferry Churches – St James, St Luke's, and Queen Street, and New Kirk churches who were intended to form a union and are now getting to know each other more.

b. Worship and Leadership: Rev Dr. Grahame and Rev. Caroline Taylor provide worship and leadership. Ken Andrew and David Murie continue to lead services as lay worship leaders. Rev Brian Oxburgh has recently preached while Rev Brodie has reduced her time recently to support others. The leadership team maintains an overview of worship within the three uniting churches inclusive of possible ecumenical links with other worshipping congregations within the community and beyond. Some of the Sunday reflections in all three churches have been uploaded onto Facebook via YouTube enabling others and our own to view them later.

c. Shared Experiences:

- Rev Gardner, Interim Minister of Barnhill St Margaret's church (within the Broughty Ferry Grouping) was our guest preacher on 1st January 2023 in St Luke's and Queen Street church. He and his congregation were warmly welcomed to be part of our New Year's Day service.
- The church services can be well attended, particularly on important occasions, although some members still prefer to prioritise their attendance in their home church.
- Some of the more musical of us have joined the church choir and our musicians contribute to the praise band and other accompaniments as requested. We are pleased to welcome our supply organist and pianist to play on most Sundays.

We enjoyed the build-up to Christmas Day worship in St James with different styles of service, within a sanctuary or a garden of the other churches. The Covid levels permitted the Christingle service this year in St Luke's and Queen Street which allowed a rerun of the Nativity show, a particular pleasure for some who could not attend on the original date.

2. Governance - proposed governance arrangements are now agreed upon by the group under the leadership of IM [REDACTED] in 2021.

3. Basis of Union documentation – had progressed from an early start to nearer completion with Rev Dr. [REDACTED] presiding. The Clerk of the Presbytery of Perth has decided that Joint Kirk Sessions will

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be arranged to enable discussion of issues including other Churches in the Grouping.

A Joint Kirk Session meeting of five churches of the Broughty Ferry Grouping namely: Barnhill St Margaret's, New Kirk, St James, St Luke's and Queen Street, and St Stephens and West has now been intimated, in St Stephens and West church hall on 23rd March 2023 at 7.00 pm.

The voting must be redone in the context of a vote within Kirk Sessions as well as in separate congregational meetings when discussion and questions are permitted before the vote.

4. Group meeting arrangements – A start was made with the work done by groups arranged by Rev Strachan in 2021.

5. Session Clerks group meetings – The discussions continued, and time passed with no stated framework shared by our Interim Moderator to conclude the agreement of a Basis of Union.

6. The Guild: There has been a good turnout at the meetings since the newly amalgamated Guild met first in September 2022. The meetings are an opportunity to meet for fellowship with others. The Guild meetings follow a pattern of worship time, discussing business, a speaker, or activity followed by tea, coffee, with a chat together.

Fundraising is an important part of the work of the Guild, as money is being raised for the chosen Guild Projects. At the very successful Christmas Fair in November £1,800 was raised. The proceeds of the Guild Scots Night hosted by St James went into Guild Funds. One meeting allowed Guild attendees to ring handbells and at another, they were informed of security and data issues concerning their mobile phones. The Guild had a Christmas party in December.

7. The Sunday schools and Junior church groups have united very successfully. The home church Sunday School leaders provide the teaching materials for the whole group, and the other leaders support the whole. The weekly Kids Connections can be used as a worksheet in Sunday School. We are enjoying the company of other children when they visit, e.g., at events such as the characterful Nativity in New Kirk at Christmas. The children also enjoyed taking part in the Christingle service at St Luke's and Queen Street. We continue to encourage children to attend Sunday School, to make Sunday School time as fun and interesting as possible, e.g., at Christmas treat our church children with chocolate advent calendars to take home to enjoy.

8. Giving: We are grateful to the loyal members of our congregation who have continued to give generously. The St James blue and pink envelopes can still be used in any of the churches.

9. Attending worship: We are now back to regular normal services in our three-church rota, the uncertainty, and feelings about visiting a different place of worship, have led to the loss of attendance of some formerly regular members of our congregation. Only time will tell how the new union will settle with its combined congregation.

Moving forward:

- 1. Involved churches:** St Stephen's and West continue to be active observers at most of our group meetings. Barnhill St Margaret's is involved particularly through their Interim Minister and others attending meetings. We await the Group meetings to start again. A Joint Kirk Session invitation to the five churches in the Broughty Ferry Grouping will take place later in March.
- 2. Mission outreach and Community partners** – The Five Marks Of Mission Plan is written but not activated as a piece. Community Partners are yet to be decided.
- 3. Use of premises by organisations:** We have some demand for our hall space as well as the use of our sanctuary for worship which will be considered as plans are made.
- 4. Financial, physical, and human resources** - arrangements are not developing as well as some would prefer.
- 5. Communication** – Weekly Interconnections and three-monthly Ferry Chronicles are in circulation between the three churches. Interconnections is used by all three congregations as an intimation

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sheet and has succeeded in improving communication across the churches. St Luke's and Queen Street and New Kirk distribute it separately. Ferry Chronicles is a Newsletter produced by a joint communication group from the three uniting charges. It is produced 3 times a year and provides more detail about the work of the church. It has had articles from With Refugees Broughty Ferry, the Guild, updates on the Koroma family in the Gambia who are sponsored by the Sunday School with others from the congregations, Scouting, reports on fundraising, and other articles of interest.

6. **Pastoral** – what we wish to do further pastorally is linked in with our Mission planning and will be again activated, continue to be developed, and carried out as we progress.
7. **Parish Profile** – the group developing the Parish Profile is likely to resume work shortly.
8. **Fellowship** – Continues after church, in the newly formed Cosy Spots, and in the various social, charitable, and Guild events. There is a Craft and Cosy spot in St Luke's on a Monday which many attend. The 'warm spot' in St James is being staffed by volunteers from the three uniting congregations.

Fellowship Suggestion – some of St James would like to promote a Fellowship and Social group, to include people who wish from all the churches with people willing to arrange and attend social events over the year. e.g., A Supper club, a walk, and other suggested get-togethers? To allow a church social life away from church business. A functioning "all the churches" social club could emerge after the union is agreed upon. One of the main advantages of a union of churches could be that we all can support each other.

9. **Basis of Union documentation** – once all is confirmed and agreed the completed documentation will be verified by 121 in Edinburgh.
10. **Name of the new church** – If the voting procedure was acceptable the new union now has a confirmed name of Broughty Ferry Parish Church.

The main areas of uncertainty:

- We lacked sufficient leadership and support from Dundee Presbytery, particularly the lack of Presbytery union procedures and sharing of essential information.
- Many are dissatisfied with these failures of necessary provision, particularly as there was no Kirk Session nor Congregational interaction.
- The voting procedure must now be repeated in the context of Kirk Session and Congregational meetings and separate voting within each church which was not carried out in the first instance.
- People are not attending unless it's their church and so are not being made aware of developments. There is no established system of making the congregations aware as we have had no meetings.
- The number of ministries or joint ministries or team ministries –
We have no information on:
 - a) What the system is,
 - b) How the system will operate,
 - c) Who and how they will provide leadership for the union and the other churches with which the union is likely to be associated.
- By March 2023 the Basis of Union is not yet agreed upon, we cannot formulate any plan as there is no Kirk Session yet in place.

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Financial Review:

The principal source of income continues to derive from members' offerings. All members and adherents are encouraged to give through weekly offering envelopes, by monthly standing order or by annual donations, according to preference. Details are given at note 2. The use of Gift Aid is encouraged where appropriate and the relevant claims under both Gift Aid and GASDS are kept up to date.

Total receipts of £38,494 are slightly higher than last year's figure of £36,663 due, primarily, to the receipt of grant assistance from the Listed Places of Worship Scheme in relation to the dry rot repairs carried out in the previous year. Income from offerings and other donations held steady but did not recover from the 10% fall in the previous year.

Total payments of £23,996 reflect a reduction of £15,423 on last year's figure of £39,419, due mainly to the inclusion, last year, of a dry rot repair bill of £15,096. A clear picture of our ongoing expenses, together with the previous year's comparative figures, is given in note 3 on page 16.

The resulting surplus of £13,825 (2021 - £1,868 deficit) on unrestricted funds (excluding designated funds) is reflected in the congregation's General Fund.

Reserves Policy:

It is the Trustees' stated policy to hold 'free' reserves of no less than 12 months general fund expenditure. At the year end, the Church held total unrestricted cash funds of £83,729 (2021 - £70,048), of which £439 (2021 - £841) related to Designated Funds as shown in note 6 on page 17. This leaves a year-end General Fund balance of £83,290 (2021 - £69,207) which continues to meet, comfortably, the trustees' reserves policy.

Restricted Funds of £1,439 (2021 - £622) were held at the year-end for the purposes set out in note 6.

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 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.

The foregoing report was approved by the Trustees on 22 March 2023 and signed on their behalf by:



Session Clerk

Session Clerk

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Independent Examiner's Report to the Trustees of St James Church of Scotland: Broughty Ferry

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 13 to 17.

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 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 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 Regulation 9 of the 2006 Accounts Regulationshave 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.



23 April 2023

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Receipts and Payments Account

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Receipts					
Donations	2	19,082	891	19,973	20,614
Weddings and funerals		80	-	80	200
Bank interest		217	-	217	41
Investment income		-	-	-	-
		<u>19,379</u>	<u>891</u>	<u>20,270</u>	<u>20,855</u>
Use of church halls		100	-	100	1,145
Manse rental (gross)		14,400	-	14,400	14,400
Fundraising		208	-	208	5
Organisations' activities		-	-	-	156
Electricity refund		-	-	-	102
Grants (LPOWS/DCC)		2,516	1,000	3,516	-
Total receipts		<u>36,603</u>	<u>1,891</u>	<u>38,494</u>	<u>36,663</u>
Payments					
Costs of generating funds	3	44	-	44	83
Charitable activities	3	22,878	1,074	23,952	39,336
Governance costs		-	-	-	-
Total payments		<u>22,922</u>	<u>1,074</u>	<u>23,996</u>	<u>39,419</u>
Excess of receipts over payments for year before transfers		<u>13,681</u>	<u>817</u>	<u>14,498</u>	<u>(2,756)</u>
Transfers		-	-	-	-
Excess of receipts over payments for the year		<u>13,681</u>	<u>817</u>	<u>14,498</u>	<u>(2,756)</u>

The notes on pages 15 to 17 form part of these financial statements

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

Statement of balances

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Cash at bank and in hand					
Balances brought forward		70,048	622	70,670	73,426
Movement in year:					
Excess/(deficit) of receipts over payments for the year		13,681	817	14,498	(2,756)
Balances carried forward	6	83,729	1,439	85,168	70,670

Assets

Gift Aid/GASDS claims	500	-	500	489
Grant: Listed Places of Worship Scheme	-	-	-	2,516

Liabilities

Accrued expenses	249	-	249	307
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The financial statements were approved by the trustees, as a body, on 22 March 2023 and signed on their behalf by:

Session Clerk

Session Clerk

The notes on pages 15 to 17 form part of these financial statements

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

Notes to the financial statements

1. Accounting policies:

Basis of accounting

The financial statements have been prepared on the receipts and payments basis, taking account only of funds received and paid during the financial year.

Heritable properties comprising the Church, hall and manse are not recorded in the financial statements, title to these properties vesting in the Church of Scotland General Trustees.

Normal fabric repairs and maintenance are charged against the General Fund. Extraordinary repairs and improvements are met from the designated Fabric Fund, from other reserves or by special fundraising efforts.

Funds

Funds are classified as either 'restricted' or 'unrestricted' funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority, or created through legal process, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Taxation

St James Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is, therefore, not subject to taxation on its charitable activities. The charity is not registered for VAT and, therefore, payments include irrecoverable input VAT. Where appropriate, application is made under the Listed Places of Worship Grant Scheme for funding equivalent to the VAT charged on eligible expenditure.

2. Analysis of donations

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
WFO Scheme (non-Gift Aided)	2,518	-	2,518	2,326
Gift Aided donations	10,690	-	10,690	11,473
Income tax recovered on Gift Aided donations / GASDS	3,831	-	3,831	3,569
Ordinary offerings (open plate)	1,528	-	1,528	1,760
Other offerings, donations and collections	515	891	1,406	1,486
Uniformed organisations	-	-	-	-
	<u>19,082</u>	<u>891</u>	<u>19,973</u>	<u>20,614</u>

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

Notes to the financial statements (contd)

3. Analysis of payments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Costs of generating funds				
Offering envelopes	44	-	44	83
Charitable activities				
Ministry and Mission contribution	7,810	-	7,810	5,706
Presbytery dues	-	-	-	620
Pulpit supply	317	-	317	1,239
Pastoral Assistant's salary	6,489	-	6,489	7,787
Interim Moderator's travel	20	-	20	-
Organ supply	270	-	270	-
Fabric repairs (Church & halls)	499	-	499	15,376
Manse repairs	1,281	-	1,281	958
Factor's commission (manse let)	1,656	-	1,656	1,656
Heat & light	1,509	-	1,509	1,293
Insurance	2,572	-	2,572	2,539
Office expenses	94	-	94	145
Licences	129	-	129	144
Miscellaneous expenses	88	-	88	73
Congregational organisations' activities	144	1,074	1,218	1,800
	22,878	1,074	23,952	39,336
Governance costs				
Accounts/examination fee	-	-	-	-

4. Trustee remuneration and related party expenses

No trustee received any remuneration or reimbursement of expenses during the year.

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

5. Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 £28,700 and the maximum stipend (in the fifth and subsequent years) was £35,269.

St James Parish Church currently has no minister in post and, accordingly, receives a Vacancy Allowance against its Ministries and Mission Contribution.

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

Notes to the financial statements (contd)

6. Movements in funds

	Balance at 1 Jan 2022 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
Unrestricted funds					
General fund	69,207	36,603	(22,778)	258	83,290
Designated funds					
Guild fund	347	-	(89)	(258)	-
Sunday School fund	494	-	(55)	-	439
	<u>70,048</u>	<u>36,603</u>	<u>(22,922)</u>	<u>-</u>	<u>83,729</u>
Restricted funds					
Helen's Pennies fund	622	891	(872)	-	641
Warm Spot	-	1,000	(202)	-	798
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>70,670</u>	<u>38,494</u>	<u>(23,996)</u>	<u>-</u>	<u>85,168</u>

Purposes of designated funds:

- Guild fund : funds raised by the Guild to support both its activities and the wider work of the Church.
- Sunday School fund : fund set aside to cover the operating costs of the Sunday School.

Purposes of restricted funds:

- Helen's Pennies fund : fund to provide educational support for children in Africa.
- Warm Spot : funding to support the provision of a 'warm spot' within the Church premises at 5 Fort Street, Broughty Ferry.

7. Collections for third party charities:

	2022 £	2021 £
Tear Fund	513	215
Christian Aid	365	300
RNLI	571	192
Ukraine Appeal	273	-
Scottish Association for Mental Health	513	-
Dundee Youth for Christ	166	-
Poppy Scotland	<u>180</u>	<u>-</u>
	<u>2,581</u>	<u>707</u>

St James Church of Scotland: Broughty Ferry

Scottish Charity No: SC005210

Year ended 31 December 2022

Appendix

Funds held on behalf of the congregation by
The Church of Scotland General Trustees

	2022 £	2021 £
Consolidated Fabric Fund:		
Revenue		
Balance at 31 December	<u>715</u>	<u>443</u>
Capital		
9049 units at cost	<u>9,582</u>	<u>9,582</u>
Market value at 31 December	<u>13,935</u>	<u>15,021</u>