

# Caird Avenue United Free Church

Scotland · Charity number SC011683

## Details

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Status	Active
Legal form	Unincorporated association
Registered	1938-05-26
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 94 Muirfield Crescent  
DD3 8QA

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty','the advancement of education','the advancement of religion','the advancement of citizenship or community development','the advancement of human rights, conflict resolution or reconciliation','the promotion of religious or racial harmony','the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage','the advancement of animal welfare'

**What the charity does:** The furtherance of God's word in Dundee according to the doctrine of the United Free Church of Scotland. Pastoral support to our members

**Beneficiaries:** 'Children or young people','Older People','People with disabilities or health problems','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

**Objectives:** The preventive and relief of poverty. The advancement of education. The advancement of religion. The advancement of civic responsibility or community development. The promotion of human rights, conflict resolution and reconciliation. The Promotion of religious or racial harmony. The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage. The promotion of animal welfare.

## 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
2024-12-31	£38,146	£48,893	-	1
2023-12-31	£56,195	£77,972	-	0
2022-12-31	£17,682	£42,283	-	0
2021-12-31	£16,521	£38,870	-	0
2020-12-31	£16,706	£31,722	-	1

**Caird Avenue United Free Church**

Scotland - Charity number SC011683

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# Accounts

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# **CAIRD AVENUE UNITED FREE CHURCH OF SCOTLAND**

Scottish Registered Charity, **SC 011683**

A Congregation of the United Free Church of Scotland,

## **Congregational Report and Financial Statements**

**Year to 31 December 2024**

**Principal Place of Worship and of Congregational activities:**

**Church and Halls, Caird Avenue, Dundee**

# **Congregational Report and Financial Statements**

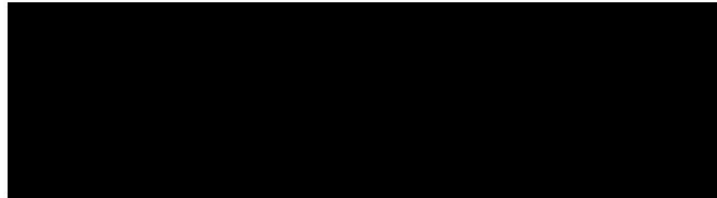
**Year to 31 December 2024**

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Office Bearers, Trustees, and Members of the Courts of the Congregation  
serving during Year ending 31<sup>st</sup> December 2024

Minister

Office Bearers

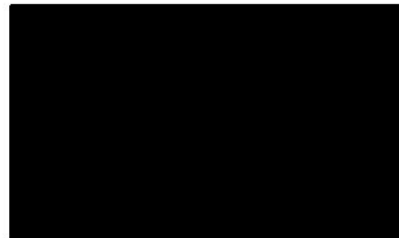


Property Trustees *Minister, Session Clerk, Clerk to Board, Treasurer,  
(ex Officio)*

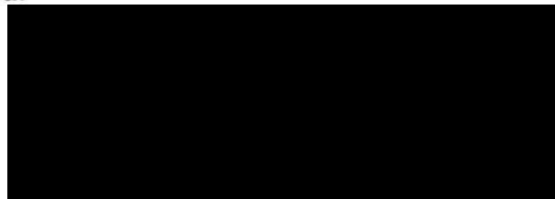


Kirk Session

Minister  
Session Clerk  
Elders: -



Congregational Board.



No resignations or appointments during the year 2024

Bankers Royal Bank of Scotland , Kingsway Circus , Strathmartine Road , Dundee &  
Virgin Bank, High St. Branch,7-8 High Street , Dundee

Independent Examiner



## Congregational Report Year to 31 December 2024

### 1. Constitution and Principal Activities

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 **North** (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 the **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 was **appointed** by the Presbytery of the **North**. 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.

#### 4. Activities and Achievements

##### **Brief resume/summary of Congregational Activities , significant events / changes during year.**

The Church holds morning services at 11.00 a.m. each Sunday , conducted by the minister , the [REDACTED] four of those are Communion Services. There is also a prayer meeting on Sunday morning before church and on each month there is coffee after church to raise monies for charities. Also on each 4<sup>th</sup> Sunday there is a service for people from Hong Kong taken by their own Pastor. This year the church large hall has been used by the Dundee Healthy Living initiative for their Keep Fit , Yoga and Weight Management groups. Occasionally the large hall is used by the Nursery School over the road when they require it as they do not have a hall of their own. Inter church activities take place between Coldside Church and ourselves at Christmas and Easter for services. We raise funds for Blytheswood Shoe Box Appeal , Malawi Fruits and the Food Bank.

#### 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 ( 'Regulations' ) and being a charity with an annual gross income less than £100,000 , **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<sup>st</sup> December 2024 and details of the Receipts and Payment, Surplus, and Net Movement on Funds during the year with supplementary notes thereon where appropriate.**

**The Church had a deficit in its General Account of £29,956-25p which was an increase on last year . Monies were taken from the Manse Fund which is held in Head Office too balance the books. We hold funds this year of £42,117-63p which is down from last years £69,641-04p . This again due to increases in gas , electricity , insurance, salary and using monies in the Manse Fund too balance the books.**

#### 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 the Financial 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.

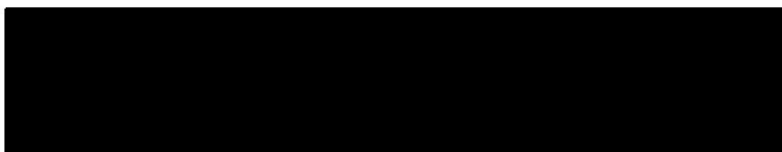
## 7. Land and Property

Land and Property consist of **Church , Church Hall** together with fittings and furnishings (including communion and other ecclesiastical articles . Also the **Congregation now has a manse. which is 50% owned by them and the other 50% by the Denomination .**

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 for investment and/or resale. No market value is placed on these Assets.

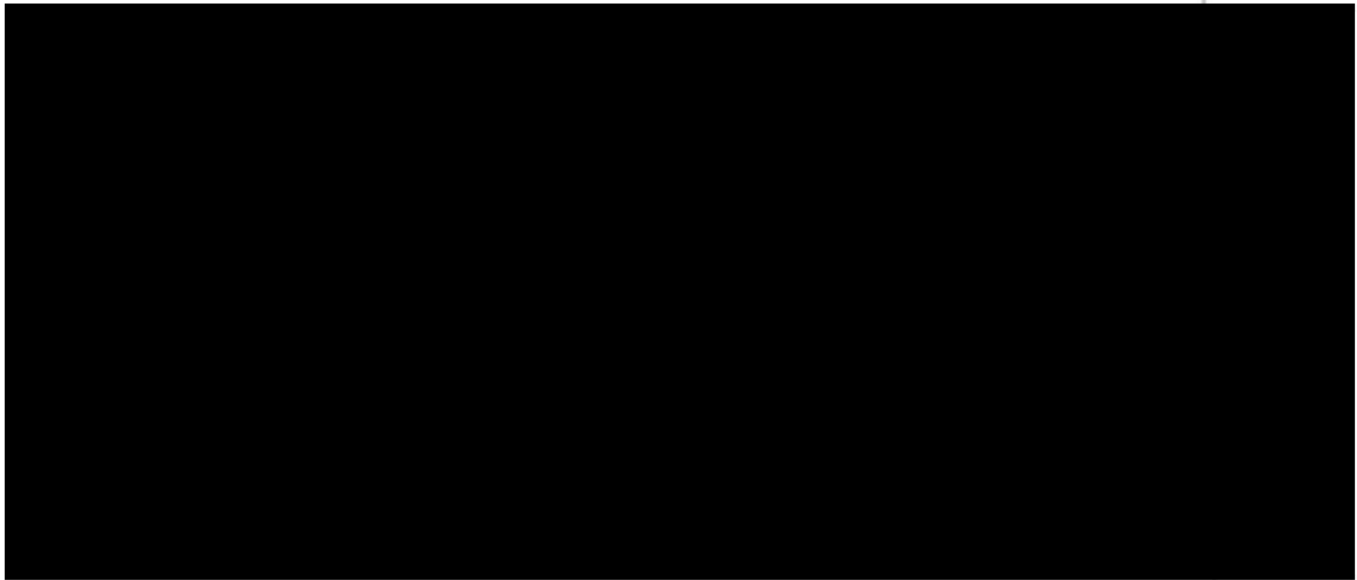
## 8. Independent Examiner

In accordance with the terms of 'terms 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 31<sup>st</sup> December 2024 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 **7<sup>th</sup> April 2025** and by the Congregation at the Annual General Meeting held on **25<sup>th</sup> May 2025**. The Office Bearers authorized to sign the report and Financial Statements on behalf of the Congregation are :-



# **Independent Examiner's Report to the Trustees and Office Bearers of Caird Ave. ,Dundee , United Free Church of Scotland**

I report on the Report and Financial Statements of the Congregation for the year ending 31<sup>st</sup> December 2024 which are set on pages **3 to 5 and 7 to 10.**

## **Respective Responsibilities of Office Bearers & Trustees & Examiner**

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report & Accounts in accordance with the terms of the Charities & Trustee Investment (Scotland) Act 2005 ( "The 2005 Act ") & the Charities Accounts (Scotland) 2006. The Congregation's Office Bearers & 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 & Finance Statements as required under section 44(1)(c), of the Act and to state whether particular matters have come to my attention.

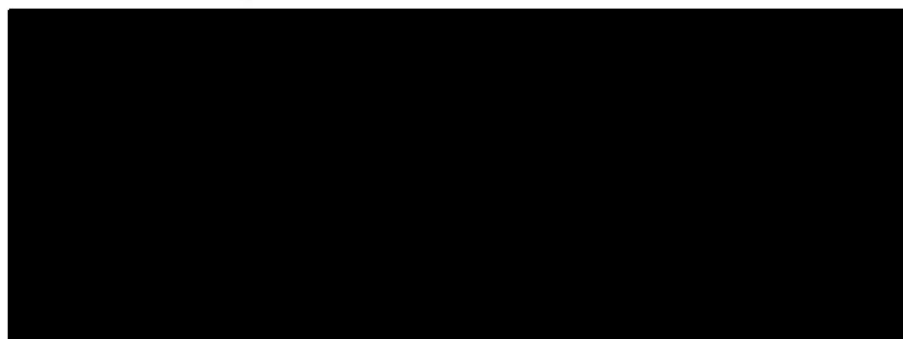
## **Basis of independent examiner's statement**

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 Congregation & a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report & accounts , & 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, & 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 any material respect the requirements:-
  - (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
  - (b) to prepare report and account 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 Report and Finance Statements to be reached.



UNITED FREE CHURCH OF SCOTLAND

CAIRD AVENUE, CENTRAL CONGREGATION, DUNDEE

( Designated Scottish Charity No.SC0011683)

The Annual General Meeting for the passing of the accounts will be held in the Church on the 25<sup>th</sup> May 2025 after the morning service.

**BUSINESS**

Minutes

Session Report

Report of Congregational Board

Election of Managers

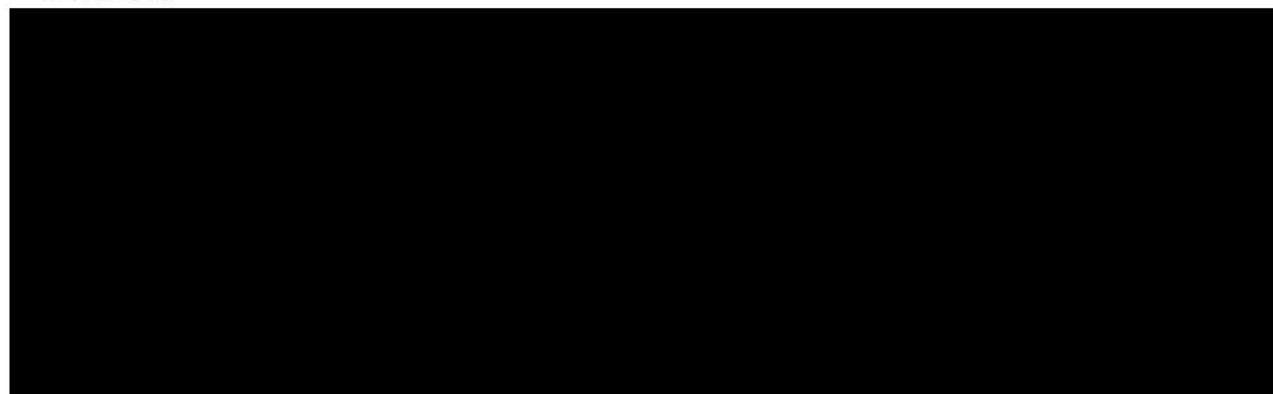
Election of Clerk

Election of Treasurer

Election of External Examiner

Any Other Competent Business

**SESSION**

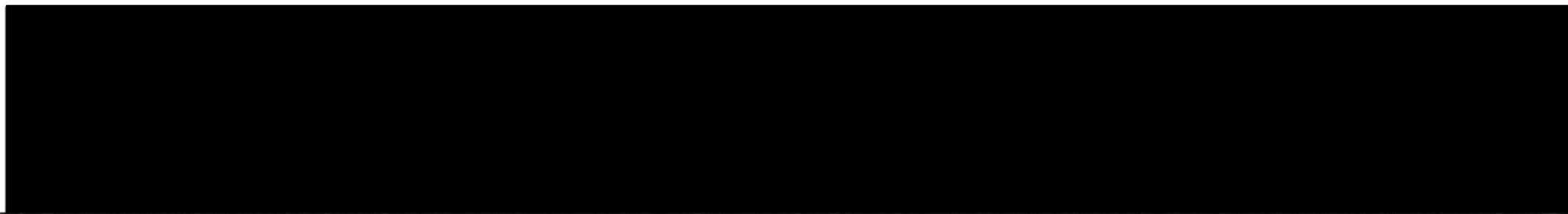


**CONGREGATIONAL BOARD (Retiring Managers are eligible for re-election)**

Retire 2025

Retire 2026

Retire 2027



## GENERAL FUND FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2024

Ordinary Receipts	2024	2023	Ordinary Payments	2024	2023
<b>A. Offerings :-</b>		£	<b>A. Ministry</b>		
1. Ordinary Offerings ( Open )	£ 1,622-08	£ 1,818-64	1. Minister's Stipend/N.I.	£ 33,544-39	£ 31,994-28
2. FWO ( Non Covenanted )	£ 2,333-50	£ 2,333-00	2. Pulpit Supply and expenses	£ 736-26	£ 656-00
3. Gift Aid Donations	£ 7,170-00	£ 10,074-50	3. Telephone/Broadband	£ 468-02	£ 458-52
4. Tax Recovered	£ 1,089-08	£ 1,003-00	Total	£ 34,748-67	£ 33,108-80
<b>Other Offerings</b>					
5. Donations for use of halls	£ 1,720-00	£ 1,830-00			
6. Donations	£ 2,200-00	£ 2,250-00	<b>B. Other Salaries</b>		
7. Sum Raised for Target	£ 225-00	£ 220-00	6. Organists / Choir Fees	£ Nil	£ Nil
Total	£ 16,359-66	£ 19,529-14	Total	£ Nil	£ Nil
			<b>C/D. Property</b>		
<b>B. Other Ordinary Receipts</b>			7. Council Taxes	£ 1,561-61	£ 1,484-00
9. From Church Organisations	£ Nil	£ Nil	8. Insurance Church & Manse	£ 2,322-34	£ 2,251-34
10. Income from Investments	£ Nil	£ Nil	9. Heat & Light	£ 4,795-98	£ 3,553-57
11. Stedfast	£ 106-00	£ 74-00	10. Fire Equipment Service	£ Nil	£ 36-60
12. Fund Raising Events (net)	£ Nil	£ 458-00	Total	£ 8,679-93	£ 7,325-51
13. Prayer Union	£ 30-00	£ 33-00	11. Ladies Day Food	£ 56-00	£ Nil
14. E.O.N. (Solar Power)	£ 649-44	£ 639-38	12. Transferred to Fabric Fund	£ 350-00	£ 350-00
15. Pulpit Supply Refunds	£ 196-00	£ 257-60	13. CCLU	£ 97-00	£ 87-00
16. Funeral Donations	£ Nil	£ Nil	14. Bank Charges	£ 25-00	£ 25-00
17. Calenders	£ Nil	£ Nil	15. Calenders	£ Nil	£ Nil
18. Ladies Day	£ 56-00	£ Nil	16. Barnabus Bookshop	£ Nil	£ 6-99
19. Insurance Refund	£ 500-00	£ Nil	17. Stationery etc.	£ 40-40	£ 40-94
Total	£ 1,537-44	£ 1,461-98	18. Course Mileage	£ Nil	£ 48-40
			19. Stedfast	£ 180-00	£ 180-00
<b>Transferred from Sunday School Acc</b>	£ 249-69	£ Nil	20. Presbytery Dues	£ 63-00	£ 66-00
			21. FWO Envelopes	£ 161-25	£ 153-56
<b>Total Ordinary Receipts</b>	£ 18,146-79	£ 20,991-12	22. Assembly Expenses	£ 272-40	£ 303-60
			23. Purveys/Coffee, Tea Dispensers	£ Nil	£ 24-97
			24. Hygiene/ Cleaning Equipment	£ 65-39	£ 66-68
			25. D.E.C.A	£ 30-00	£ 30-00
			26. Presentation Retiral	£ 70-00	£ Nil
			Total	£ 1,413-44	£ 1,482-94
<b>SURPLUS/DEFICIT FOR YEAR +/-</b>	-£ 29,956-25	£ -24,392-13	<b>F. Contributions to Target Fund</b>	£ 3,211-00	£ 3,416-00
<b>Transferred Investment Account</b>	£ 20,000-00	£ 30,000-00	<b>G. Extra-Ordinary Payments</b>		
<b>Balance at beginning of year</b>	£ 11,347-25	£ 5,739-38	Prayer Union	£ 50-00	£ 50-00
<b>Balance at end of year</b>	£ 1,391-00	£ 11,347-25	Total	£ 50-00	£ 50-00
<b>Mission Special Collection</b>	£ 908-00	£ 1,241-00			
<b>Grant</b>	£ Nil	£ Nil	Mission(Special Collection)	£ 48,103-04	£ 45,383-25
			<b>Balance at end of year</b>	£ 908-00	£ 1,241-00
				£ 1,391-00	£ 11,347-25





**Manse Unrestricted Account As At the 31<sup>st</sup> December 2024**

<b>Income</b>	<b>2024</b>	<b>2023</b>	<b>Expenditure</b>	<b>2024</b>	<b>2023</b>
Investment Income	£ 872-43	£ 1,394-85	Distributed to Beneficiaries	£ 20,000-00	£ 30,000-00
Interest Received	£ 0-00	Nil	Investment Broker Charges	£ 196-17	£ 324-69
Deposits	£ 0-00	£ Nil	Increase/(Decrease)/ Resources	£ (19,323-74)	£ (28,929-84)
<b>Total</b>	<b>£ 872-43</b>	<b>£ 1,394-85</b>	<b>Total</b>	<b>£ 872-43</b>	<b>£ 1,394-85</b>
<b>Movements in Funds</b>					
Opening Balance	£ 53,423-65	£ 80,813-70			
Increase(Decrease) Resources	£ (19,323-74)	£ (28,929-84)			
Gain/(Loss) on Sale of Investments	£ 4-72	£ (478-63)			
Gain/(Loss) in Revaluation of Investments	£ 2,173-20	£ 2,018-42			
<b>Total</b>	<b>£ 36,277-88</b>	<b>£ 53,423-65</b>	<b>Closing balance</b>	<b>£ 36,277-88</b>	<b>£ 53,423-65</b>

**STATEMENT OF CONGREGATIONAL FUNDS AT 31<sup>ST</sup> DECEMBER 2024**

<b>Restricted Funds</b>	<b>2024</b>	<b>2023</b>	<b>Held as Follows</b>	<b>2024</b>	<b>2023</b>
Congregational / General Funds	£ 1,391-00	£ 11,347-25	Royal Bank of Scotland,Kingsway	£ 1,391-00	£ 11,347-25
Fabric Fund	£ 8-41	£ 46-01	Clydesdale Bank, High Street.	£ 8-41	£ 46-01
Special Collections	£ 31-72	£ 81-72	Clydesdale Bank,High Street	£ 31-72	£ 81-72
Endowment ( Capital Sum )	£ 453-54	£ 453-54	Treasury Stock, Computer Share	£ 453-54	£ 453-54
Restricted ( Capital Sum)	£ NIL	£ NIL	Premier Savings, Clydesdale	£ Nil	£ Nil
Restricted ( Capital Sum)	£ NIL	£ Nil	Premier Savings, Clydesdale	£ Nil	£ Nil
Unrestricted (Capital Sum)	£ NIL	£ NIL	Premier Savings, Clydesdale	£ Nil	£ Nil
Bank Interest to date	£ 175-90	£ 175-14	Interest to Date, Clydesdale	£ 175-90	£ 175-14
J.M. Brown Trust For Sunday School	£ In General Acc	£ 249-44	Clydesdale Bank , High Street.	£ In General Acc	£ 249-44
Manse Investment Fund	£ 36,277-88	£ 53,423-65	Church Headquarters ,Deutch Bank	£ 36,277-88	£ 53,423-65
<b>Total</b>	<b>£ 38,338-45</b>	<b>£ 65,776-75</b>		<b>£ 38,338-45</b>	<b>£ 65,776-75</b>
<b>Unrestricted Fund</b>					
	<b>2024</b>	<b>2023</b>		<b>2024</b>	<b>2023</b>
Secured Loan and Gift Scheme	£ 3,779-18	£ 3,775-40	Clydesdale Bank, High Street	£ 3,779-18	£ 3,775-40
<b>Total</b>	<b>£ 42,117-63</b>	<b>£ 69,552-15</b>	<b>Total</b>	<b>£ 42,117-63</b>	<b>£ 69,552-15</b>

**Summary of 2024 Accounts in Surplus and Deficit**

<b>Fund or Account</b>	<b>Income</b>	<b>Expenditure</b>	<b>Surplus/Deficit</b>
<b>General Account</b>	<b>£38,146-79</b>	<b>£48,103-04</b>	<b>(£9,956-25)</b>
<b>Fabric Account</b>	<b>£ 835-12</b>	<b>£ 882-72</b>	<b>( £ 47-60 )</b>
<b>Special Coll. Account</b>	<b>£ 858-00</b>	<b>£ 908-00</b>	<b>( £ 50-00 )</b>
<b>Total</b>	<b>£ 39,839-91</b>	<b>£ 49,893-76</b>	<b>( £10,053-85)</b>
<b>Manse Account</b>	<b>£ 3,050-35</b>	<b>( £ 20,196-17 )</b>	<b>( £ 17,145-82)</b>
<b>Miss Rodger Account</b>	<b>£ 0-00</b>	<b>£0-00</b>	<b>£0-00</b>
<b>Premier Account</b>	<b>£ 0-76</b>	<b>£ 0-00</b>	<b>£ 0-76</b>
<b>Secured Loan Scheme</b>	<b>£ 3-78</b>	<b>£ 0-00</b>	<b>£ 3-78</b>
<b>Total</b>	<b>£ 3,054-89</b>	<b>( £ 20,196-17)</b>	<b>( £ 17,141-28)</b>
	<b>Income</b>	<b>Expenditure</b>	<b>Surplus/Deficit</b>
<b>Total of Accounts/Funds</b>	<b>£42,894-80</b>	<b>( £70,089-93 )</b>	<b>( £ 27,195-13)</b>