

# **The Church of Scotland**

## **Craigowl Church of Scotland, Dundee**

**58 Turnberry Avenue**

**Dundee DD2 3TP**

### **REPORT AND ACCOUNTS Year Ended 31 December 2024**

**Congregation No: 281726**

**Charity No: SC021763**

## Reference and Administrative Information

Charity Name: Craigowl Church of Scotland Dundee

Charity Registration Number: SC021763

Congregation Reference No: 281726

Contact Address:

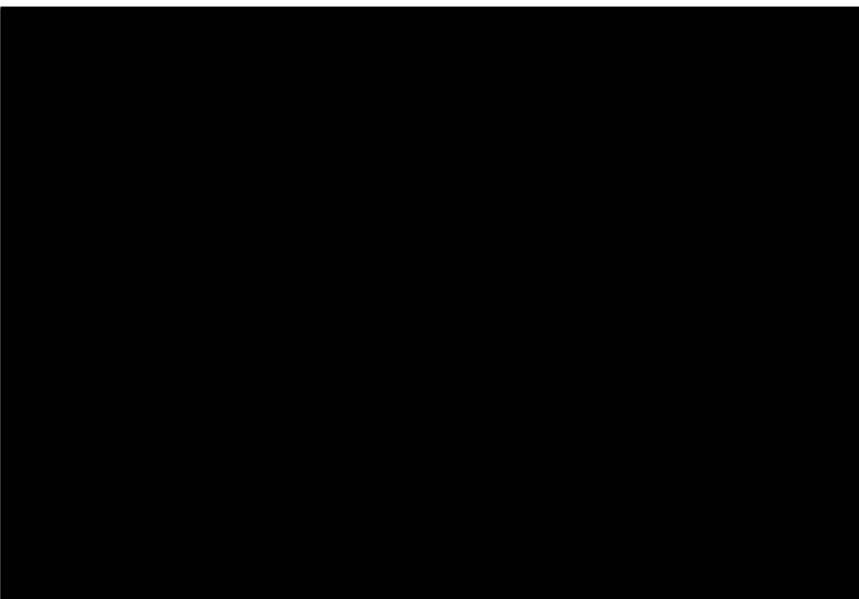


On 1 July 2024, Chalmers Ardler Church (SC021763) and Strathmartine Church (SC018015) united to become Craigowl Church (SC021763). The Strathmartine buildings have closed and will be put on the market and the new congregation meets in the premises previously occupied by Chalmers Ardler Church.

### Trustees

At the time of the union, some of the Trustees of each congregation decided to retire or stand down as Trustees. Those who became Trustees of Craigowl Church at the union are:

Interim Moderator

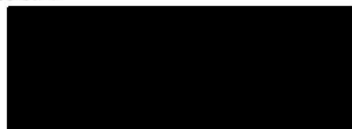


### Principal Office-bearers

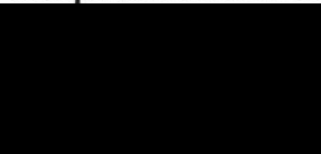
Interim Moderator

Session Clerk:

Church Treasurer:



### Independent Examiner



### Bankers

Bank of Scotland,  
65-69 Murraygate  
Dundee DD1 2EA

# **Trustees' Annual Report**

## **Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the Deed of Constitution (Unitary Form).

#### **Recruitment and Appointment of Trustees**

Under the Deed of Constitution (Unitary Form), members of the Kirk Session are the charity trustees. The Kirk Session members 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 Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. In the absence of a Minister, Presbytery appoints an Interim Moderator, and [REDACTED] has fulfilled this role since Craigowl Church was formed following the union of Chalmers Ardler Church (SC021763) and Strathmartine Church (SC018015) on 1 July 2024.

#### **Organisational Structure**

The Kirk Session is chaired by the Minister or Interim Moderator and meets monthly from September to June each year. Additional meetings may be called if required.

The church is part of the Presbytery of Perth. The Presbytery Plan required that the two congregations mentioned above unite to form a new congregation and this was achieved on 1 July 2024. The congregation is now actively seeking to appoint a minister. Until this appointment is made, services will, as in the past 3 years, be led by various ministers and worship leaders.

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

Craigowl Church meets for worship in the morning every Sunday. The Sacrament of Communion is observed four times per year at the morning service. On Sunday mornings there is a group for young people. Tea and coffee are served after the morning service.

Once a month one of our elders leads a short service in Turriff House, the local Residential Home.

Various groups meet within the church during the week. The Welcome Group meets every week and is attended by around 25 people, some from the church and some from the community. It is a place where those who come find friendship and enjoy speakers and activities.

The Friendship Group, attended by around 28 people, meets fortnightly and there is a syllabus of speakers. In addition to giving a donation to church funds, this group supported three local charities: Starter Packs, Dundee Dragons and Cairn Fowk.

There is a British Sign Language Group (BSL) that is attended by around 20 people, again from both the congregation and the community.

The Welcome and BSL Groups covered and filled 101 shoe boxes for the Blythwood Shoebox Appeal. The contents were donated by members of the congregation. Boxes of knitted blankets and clothes were also sent.

There is a Toddlers' Group once a week where toddlers and their carers get together. This provides a place for the children to play and an opportunity to find friendship and support for the adults who come with them.

A Badminton Group and an Indoor Bowling Group, attracting around 40, meet weekly.

The premises are also used by non-church groups. Tayside Young Lives, a group offering support to very young mothers, meets weekly and Dundee Carers Centre also meet weekly. A Family Cooking Group (Dundee City Council/Ardler Primary School) has conducted cooking classes for families in the community using the kitchen and hall.

In late 2021, an agreement was signed with YMCA for a Youth Worker to be based in the church 16 hours per week to work among the young people in the community. This work, which has been financed from legacies and donations, commenced in January 2022. There are now two groups running – one for P6 and P7 pupils and one for teenagers. The Youth Worker left in June 2024 and the clubs are currently being run by a team from YMCA and volunteers from the congregation. Before Christmas, some of the young people and volunteers visited the local sheltered housing accommodation where they sang carols and chatted to residents. The organisation of Youth Work is currently being discussed as the agreement with YMCA will need to be reviewed.

The Ladies Bible Study has continued to meet weekly on Zoom throughout the year and this is attended by around 20 ladies. Once a month, there is a congregational prayer meeting and this is also held on Zoom.

There is a group of members who are available to pray for individuals after each service. The team keep a list of people requesting prayers for healing and organise a prayer chain which offers emergency prayer for individuals in difficult circumstances.

During the six weeks of Lent 2024 individuals were encouraged to pray for the church, the nation and the nations of the world and material was available to suggest some topics for prayer

Pastoral care is provided by elders and others keeping in touch with people on a regular basis. Currently an Ordained Local Minister has been allocated to the church to assist with pastoral care, particularly funerals. During the period when there has been no minister in post, efforts have been made to ensure that the congregation has been kept informed about how to access pastoral care when required. Caring for the community in what is now a very large parish is a challenge which will be addressed further when a minister is appointed.

A magazine/newsletter is produced regularly and distributed by email to those who are on line and delivered to those who are not. Communication is also via Facebook and Instagram.

The partnership with the Presbyterian Church of East Africa congregation at Kayole, Nairobi, Kenya is currently under review.

The church continues to be involved in various aspects of the community. As there is no minister, the chaplaincy of the local primary schools is currently not possible, but one member works as a volunteer there. One of the elders attends meetings of the local community workers and keeps the church informed about various initiatives. We have excellent working relationships with social work and education professionals working in the area.

The parish lies within an area of great need where many face challenging life circumstances, particularly with the current cost of living crisis. During the year, the Larder@ChalmersArdler has become the Larder@Craigowl and it continues to be available once a week. The food supplies are financed by Dundee City Council and by donations from charities and the congregation. The Larder is run by volunteers from the congregation and is greatly appreciated. Numbers have decreased a bit recently with around 35 people attending, benefitting around 85 individuals. Future funding is uncertain at this time, but it is hoped that the Larder will be able to continue as the need is still there.

During the year, collections were taken for Tear Fund and Practical Action, with a total of £1,029 being donated. Members of the congregation bought over £1,600 of items from the Leprosy Mission catalogue at Christmas

The church, halls and manse are modern and in excellent condition. The manse has been let for the period when there has been no minister but it is now being redecorated and some repairs are being carried out in preparation for a new minister being appointed.

## **Achievements and Performance**

The roll at 31 December 2024 was 263, the two congregations having come together on 1 July. Around 80 attend Sunday services. Worship is led by a music group comprising all age groups and a variety of instruments. Both traditional hymns and modern songs are used, and words of songs, Bible readings, videos etc are made available using a multimedia set up. All necessary licences are held through Christian Copyright Licensing International. Sermons are available on the church website.

All volunteers who work with children and/or vulnerable adults are registered under the Protection of Vulnerable Groups (Scotland) Act 2007 and new volunteers are put through this process. The Kirk Session and all children's workers take seriously their obligations in respect of child protection and all have been trained. A Safeguarding Co-ordinator and Deputy are available for anyone to consult.

A Data Protection Officer is in place and all data protection legislation is adhered to.

The following policies are in place: Bribery and Procurement, Equality, Diversity and Inclusion, Conflict of Interest, Data Protection, Data Retention, Health and Safety, Legitimate Interests Assessment, and Whistleblowing. The Privacy Notice is displayed within the building

## **Financial Review**

### **Preparation of Accounts**

The accounts have been prepared by accruals accounting for the first time this year. Previously, the accounts were prepared on a receipts and payments basis. This change was required after the union of Chalmers Ardler and Strathmartine churches, after the income for the year exceeded the threshold of £250,000, as required by accounting standards. Under accrual accounting, income is recognised when earned, not just when cash is received, and expenses are recognised when incurred, not just when paid. This means that items such as debtors, creditors, and accruals are now reflected in the financial statements. The trustees believe this change will enhance transparency and accountability to stakeholders.

The principal source of income is from weekly and monthly offerings, along with tax recovered on the Gift Aid scheme. Having formed a union on 1 July, meaningful comparisons of the levels of giving with the figures in 2023 are not possible, but the church remains in a healthy position financially and was able to meet all its commitments.

## **Reserves policy**

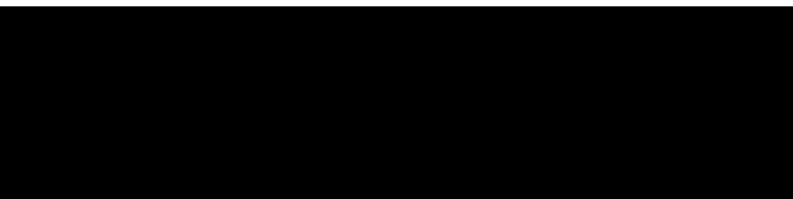
At year end, the Church held unrestricted cash funds of £ 328,195 of which £17,512 is designated for fabric costs, £4,133 designated for developing and maintaining the Living Rooms and £124,762 held in the Bequest Fund which is designated for the costs of employing a youth worker and other projects. The combined balance of £181,788 in the General Fund, Reserve Fund and Investments is considered to be an adequate reserve.

The Church also held restricted funds of £19,871, giving an overall total funds of £348,066.

## **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 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,

A large black rectangular box redacting the signature of the trustee.

**Date: 17 July 2025**

Independent Examiner's Report to the Trustees of Craigowl Church of Scotland Dundee

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 13.

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

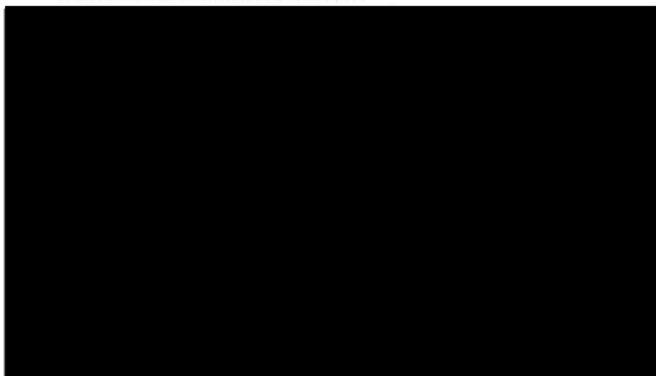
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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

*[other than disclosed below\*]*

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
  - o to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have 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 17 July 2025

\* Please delete the words in brackets if they do not apply



**Craigowl Church of Scotland, Dundee**

**Statement of Financial Activities**

**Year ended 31 December 2024**

		<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b><u>Income</u></b>	<b>Note</b>				
Donations	3	84,609	9,165	93,774	86,415
Grants		4,165	1,000	5,165	15,200
Legacies		42,514	0	42,514	2,150
Investment Income	10	1,754	144	1,898	0
Bank & Deposit Interest		3,308	0	3,308	75
		<u>136,350</u>	<u>10,309</u>	<u>146,659</u>	<u>103,840</u>
Transfer of union balance		62,766	3,809	66,575	0
Transfer of investments	10	73,124	5,328	78,452	0
<b><u>Total Receipts</u></b>		<u>272,240</u>	<u>19,446</u>	<u>291,686</u>	<u>103,840</u>
<b><u>Expenditure</u></b>					
Charitable activities	4	97,645	12,185	109,830	85,221
<b><u>Total Expenditure</u></b>		<u>97,645</u>	<u>12,185</u>	<u>109,830</u>	<u>85,221</u>
<b>Net Income</b>		<u>174,595</u>	<u>7,261</u>	<u>181,856</u>	<u>18,619</u>
<b>Reconciliation of Funds</b>					
Total funds brought forward		153,600	12,610	166,210	147,591
<b>Total funds carried forward</b>		<u>328,195</u>	<u>19,871</u>	<u>348,066</u>	<u>166,210</u>



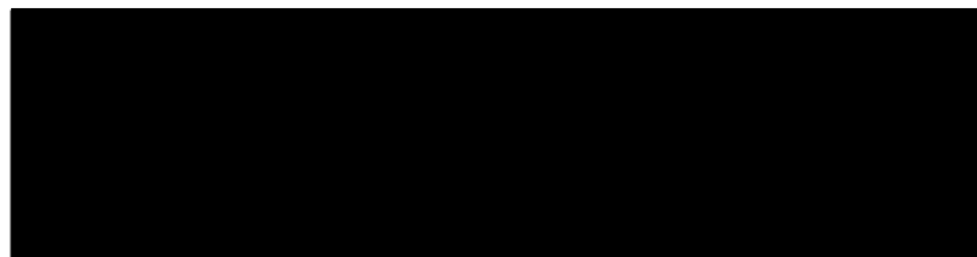
Craigowl Church of Scotland, Dundee

Statement of Balances  
as at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Fixed Assets</u>					
Investments	6	74,878	5,472	80,350	0
<u>Current Assets</u>					
Cash at bank and in hand		251,437	14,399	265,836	166,210
Debtors	11	2,623	0	2,623	0
<u>Liabilities</u>					
Amounts falling due within one year		-743	0	-743	0
Net current Assets		253,317	14,399	267,716	166,210
Total Assets		<u>328,195</u>	<u>19,871</u>	<u>348,066</u>	<u>166,210</u>
Funds	2				
Restricted					
Benevolent Fund			5,418	5,418	1,547
Community Larder			1,435	1,435	3,936
Kayole Fund			3,736	3,736	3,736
Welcome Group			2,487	2,487	2,484
British Sign Language Group (BSL)			88	88	151
Little Chalmers			756	756	756
Freindship Group			332	332	0
Bowling Club			147	147	0
Craigowl Under 5's			0	0	0
Investments at market value			5,472	5,472	0
		<u>0</u>	<u>19,871</u>	<u>19,871</u>	<u>12,610</u>
Designated					
Fabric Fund		17,512		17,512	10,712
Living Rooms		4,133		4,133	3,351
Bequest Fund		124,762		124,762	68,150
		<u>146,407</u>	<u>0</u>	<u>146,407</u>	<u>82,213</u>
Unrestricted					
General Fund		91,536		91,536	71,387
Reserve Fund		15,374		15,374	0
Investments at market value		74,878		74,878	
		<u>181,788</u>	<u>0</u>	<u>181,788</u>	<u>71,387</u>
Total Funds		<u>328,195</u>	<u>19,871</u>	<u>348,066</u>	<u>166,210</u>

The accounts were approved by the Kirk Session on 17 July 2025

For and on behalf of the Kirk Session and Financial Board



## Craigowl Church of Scotland, Dundee

### Notes to the Accounts

#### **1 Trustee Remuneration and Related Party Transactions**

During the year no trustees received payment of expenses incurred.

No Trustee received remuneration during the year.

There were no related party transactions during the year.

#### **2 Movement in Funds**

	At 1 Jan 2024	Receipts	Payments	Transfers From Strath at 1 July	At 31 Dec 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
Fabric Fund (Designated)	10,712	576	5,523	11,747	17,512
Living Rooms (Designated)	3,351	1,410	628	0	4,133
Bequest Fund (Designated)	68,150	59,941	22,066	18,737	124,762
General Fund	71,387	72,669	69,428	16,908	91,536
Reserve Fund	0	0	0	15,374	15,374
Investments at Market Value	0	1,754	0	73,124	74,878
	<u>153,600</u>	<u>136,350</u>	<u>97,645</u>	<u>135,890</u>	<u>328,195</u>
<b>Restricted funds</b>					
Benevolent Fund	1,547	322	0	3,549	5,418
Community Larder	3,936	6,108	8,609	0	1,435
Kayole Fund	3,736	0	0	0	3,736
Welcome Group	2,484	1,327	1,324	0	2,487
British Sign Language Group (BSL)	151	129	192	0	88
Little Chalmers	756	0	0	0	756
Freindship Group	0	922	755	165	332
Bowling Club	0	826	774	95	147
Craigowl Under 5's	0	274	274	0	0
Investments at Market Value	0	144	0	5,328	5,472
	<u>12,610</u>	<u>10,052</u>	<u>11,928</u>	<u>9,137</u>	<u>19,871</u>
<b>Total funds</b>	<u>166,210</u>	<u>146,402</u>	<u>109,573</u>	<u>145,027</u>	<u>348,066</u>

#### **Purposes of Designated Funds**

**Fabric Fund:** The Trustees have set aside funds for the maintenance of the Church property.

**Living Rooms Fund:** The Trustees have set aside funds for the conversion and maintenance of the old manse, now the Living Rooms.

**Bequest Fund:** This fund comprises the balance from a number of bequests. From the beginning of January Chalmers Ardler entered into a three year contract with YMCA Tayside for the provision of a Youth Worker. The Youth Worker is an employee of YMCA Tayside.

#### **Purposes of Restricted Funds**

**Benevolent Fund:** This is a fund to provide assistance to people in need and donations are given specifically for this purpose.

**Community Larder:** This fund was set up as a community collaborative venture to provide weekly food provision for the local community with the help of grants received from various benefactors.

**Kayole Fund:** This money is for the development of a twinning arrangement with Kayole Parish Church, Nairobi, Kenya.

**Welcome Group:** This group meets weekly and is a place where church members and people from the community find friendship and enjoy speakers and activities.

**British Sign Language Group (BSL)** This group meets to learn BSL and is attended by church members and people from the community.

**Others:** The following groups have funds which are used to support fellowship and church related activities:

Little Chalmers, Friendship Group, Bowling Club, and Under 5's.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>3 Analysis of Donations</b>				
FWO Scheme (non Gift Aid)	7,203		7,203	8,942
Gift Aid Donations	41,151		41,151	39,716
Tax Recovered on Gift Aid	13,968		13,968	11,437
Ordinary Offerings (Open Plate)	3,469		3,469	1,587
Fabric Fund	576		576	13,864
Living Rooms	0		0	1,030
Bequest Fund	13,263		13,263	0
Bequest Fund - Youth Work Project	0		0	0
Community Larder	0	5,108	5,108	6,132
Hall Lets	2,160		2,160	1,370
Donations	2,047		2,047	
Other Income	772	4,057	4,829	2,337
	<u>84,609</u>	<u>9,165</u>	<u>93,774</u>	<u>86,415</u>
<b>4 Analysis of Payments</b>				
<b>1 Ministries and Mission:-</b>				
Ministries & Mission contribution	43,100	0	43,100	28,254
Presbytery Dues	851	0	851	1,094
<b>2 Staffing costs</b>				
Minister's Expenses	0	0	0	0
Cleaners	3,994	0	3,994	3,751
Pulpit Supply	500	0	500	0
<b>3 Building costs:-</b>				
Fabric Repairs & Maintenance	5,524	0	5,524	9,756
Council Tax *( see note below)	2,742	0	2,742	0
Heat & Light	5,728	0	5,728	3,059
Insurance	4,279	0	4,279	2,282
<b>4 Other costs:-</b>				
Printing, stationery and postage	685	0	685	319
Living Rooms	628	0	628	1,431
Combined Bequest - Youth Worker	22,067	0	22,067	21,862
Community Larder		8,609	8,609	8,429
Miscellaneous Expenses	7,047	3,576	10,623	4,784
	<u>97,145</u>	<u>12,185</u>	<u>109,330</u>	<u>85,021</u>
<b>Governance costs</b>				
Independent Examiner's fees	<u>500</u>	<u>0</u>	<u>500</u>	<u>200</u>

Council tax is in respect of the 6 months paid for the Strathmartine manse which was sold on 14 January 2025.

## Minister's Stipend

- 5 All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs 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 £31,642 and the maximum stipend in the fifth and subsequent years of service £38,884.

## 6 Investments ( Church of Scotland Investors Trust)

### Deposit Fund

Amount  
Deposited

Consolidated Loan Fund	£1,737
General Congregational Purposes	£42,090
	<b>£43,827</b>

### Growth Fund

No.of Units

Cost of Units

Market Value

Unit Price at 31/12/2024: £6.38

Lewis Christie Bequest	8,134	£31,885	£51,895
Benevolent Fund	719	£2,969	£4,587

### Income Fund

Unit Price at 31/12/2024: £11.06

Lewis Christie Bequest	2,078	£22,159	£22,983
Benevolent Fund	80	£851	£885

**£57,865**

**£80,350**

**2024**

**2023**

## 7 Collections for Third Parties

Tear Fund	612	701
Practical Action	417	0
International Justice Mission	0	428
	<b>1,029</b>	<b>1,129</b>

8 Trustee Remuneration and Related Party Transactions

During the year no trustee received any remuneration or reimbursement of expenses and no payments were made to any related parties

One person related to a trustee was employed during the year to assist with the maintenance of the premises.

	2024	2023
9 Staff costs and numbers		
Salaries and wages	3,994	3,751
Social security costs	0	0
	<u>3,994</u>	<u>3,751</u>

Only one person was employed during both 2024 and 2023 and their role was to assist with the maintenance of the premises.

	2024 £	2023 £
10 Investments		
Market value at 31 December 2023	0	0
Market value of Investments transferred on	78,452	0
Unrealised gain on investments	1,898	0
Market value at 31 December 2024	<u>80,350</u>	<u>0</u>

	2024 £	2023 £
11 Debtors		
Gift Aid Tax Refund Due	<u>2,623</u>	<u>0</u>