

**Dundee: Broughty Ferry Parish Church
(Church of Scotland)**

**Report and Accounts
for the year ended 31 December 2025**

**Congregation No: 281717
Scottish Charity No: SC007031**

Contents

	Page
Contents	1
Trustees' Report	2 - 7
Report of the Independent Examiner	8
Statement of Financial Activities	9
Balance Sheet	10
Accounting Policies	11 - 12
Purposes of Funds	13 - 14
Notes to the Accounts	15 – 22
Appendix	23

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 11 and 12 and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

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.

The section of this trustees' report entitled 'Achievements and Performance', set out below, provides an insight into how we in Broughty Ferry Parish Church actively tried to meet these aims and objectives during the year under review.

Achievements and Performance:

In the wake of the 2024 union of 4 Church of Scotland congregations to form Broughty Ferry Parish Church, 2025 has seen the consolidation of the united charge, the establishment of new initiatives and progress towards meeting the missional aspirations of the Church.

On 29 July 2025, Rev Dr Andrew Gardner was inducted as the second minister in the Team Ministry alongside Rev Lorna Tunstall who continued to act as Moderator of the Kirk Session. During the year, the Ministry Team was supplemented through the appointment of a Ministry Student, Emma Whitham, working under the guidance of Rev Lorna Tunstall, and an Apprentice Minister, Danny Lawson, assigned to Rev Dr Andrew Gardner. On 4 January 2026, Eunice Monaghan began duties as a Ministry Development Staff (MDS) support worker with a focus on Community Outreach.

The growth initiated in 2024 continued to be developed during 2025 and the 10 focused Groups, through which the life of the congregation is nurtured and developed, became more effective as experience was gained.

In May, a first Elders' Conference was held proving to be a valuable exercise in familiarisation and vision from which a number of priorities were identified, including a need for a Stewardship Campaign aimed at addressing financial challenges. Elders attending had the benefit of helpful input from Katherine Southern, Church of Scotland Stewardship Adviser.

The **Communications Crew** has continued to play an important part in keeping the whole congregation informed and connected. They produce the valuable '*Connecting Monthly*' magazine, distributed electronically or by hard copy, keeping the congregation up to date with the many activities carried out under BFPC auspices.

During the year, a "Lost Sheep" exercise was carried out, whereby visits were made to those on the Congregational Roll for whom we did not have full contact details and who may not be in receipt of '*Connecting Monthly*': this enabled a degree of rationalisation of the roll to be completed, in addition to re-establishing personal connections where appropriate.

The **Worship Support Group** works alongside the ministers, supporting them in enhancing the spiritual life of the congregation. In addition to ensuring the smooth running of our weekly worship services, the group has organised and supported another 24-hour Prayer Marathon which was well supported across the congregation; *Praise, Pray & Pizza*, our joyful and engaging intergenerational monthly worship event; and the reintroduction of regular services at Orchar Care Home which have been warmly received and well attended. We continue to maintain our monthly services at Shiell Court, providing valuable continuity and spiritual care to residents. Additional services outwith the normal diet of Sunday worship have taken place including Songs of Praise, Remembrance Day service as well as a full range of services over the Christmas season.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

An exploratory Alpha Course was held during the year giving rise to a more widely publicised course as well as a "Jesus: the Evidence" event planned for 2026.

The Church continues to be well-represented on the committee of the ecumenical Broughty Ferry Churches Group

The **Mission & Outreach Group** maintains a focus on looking outside the church to identify and initiate ways in which BFPC can be a force for the development of God's Kingdom in the local community. Useful publicity was achieved with a stall at Broughty Ferry Gala Week's fair; Coffee and Chat mornings and the bi-weekly Community Café continue at Barnhill St Margaret's and the weekly Tea-Break Café maintains a presence at St James.

The **Eco-Congregation Group** maintains a valuable role actively exploring a range of practical ways to help our church become more sustainable and environmentally responsible and a number of innovations have been introduced during the year.

Our **Pastoral Care Group**, with guidance from our Pastoral Assistant, is taking steps to maintain, strengthen and re-establish links with members of our congregation, with visits at home or in hospital and an oversight of the distribution of church flowers.

On a social front, we have also enjoyed a number of fun and enjoyable events throughout the year which have brought together people of all ages. These have included a lively ceilidh at Queen Street East, Christmas carols around the fire pit, Christmas Fair and Coffee Mornings, each event contributing to the joyful fellowship and family spirit which characterise our church community.

Internally, our mission and ministry are underpinned by a robust and effective management structure with dedicated teams in place to address safeguarding, health and safety, stewardship and financial oversight. These structures ensure that we are both compliant and confident as we move forward, rooted in good governance and sound stewardship of our people and resources.

In all, our activities and achievements throughout 2025 represent the continuing growth of a community inspired by a desire to be a resource for God's work and to develop the vision underlined by the *Five Marks of Mission*, through deep commitment, faithful service and growing confidence in our shared life as Broughty Ferry Parish Church. As we look ahead to 2026, we give thanks for all that has been and eagerly anticipate what God will to do among us and through us.

Worship

Well-attended services of worship take place each Sunday at our two centres of worship, at Barnhill St Margaret's (09.15 and 10.30) and at Queen Street East (11.00), with occasional opportunities for joint worship when only one building is used. Worship is supplemented regularly at Queen Street East by input from a choir and at both centres, on an occasional basis, by a Praise Band.

Activities

In addition to services of worship, all the various premises are widely used by a wide variety of organisations and activities, including those involving young people such as Boys Brigade, Brownies, Girl Guides and Scouting. Halls are widely used for church-led activities and are available for hire by wider community interests.

Barnhill St Margaret's, Queen Street East and, more recently, the St Aidan's Centre host vibrant Tots & Toddlers groups. These groups have become a lifeline for many local parents and grandparents and a valuable point of connection between the church and the wider community.

A Youth Group has also been established, meeting in the St Aidan's Centre and attracting non-Church young people from the local community.

Our church halls are also a hub of activity serving a wide range of groups and interests. These include our Bereavement Group, Men's Club, Pickleball, Indoor Bowling, Scottish Country Dancing, a Ukulele Band and Heart for Art creative sessions. We are proud to offer space and support for important health

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

and wellbeing groups such as Cancer Support Groups and Alzheimer Scotland to name but a few. This varied use of our buildings reflects our commitment to being a welcoming and inclusive space for all.

Staff

During the year, the charity directly employed a number of part-time staff comprising Office Secretary, Youth Worker, Pastoral Assistant, Facilities Administrator, Organists (3) and Cleaner.

Plans for the Future:

With two full-time Ministers forming the team ministry and an MDS in place, it is planned that this team of three will lead the church forward.

The future direction will continue to be determined by observance of the "Five Marks of Mission" as the basis. The Kirk Session will actively seek to develop a vision, plan and strategy for the future, based on these Marks and aimed at growing the church as a force for increasing God's Kingdom in the community. The focused Groups referred to above will develop their own plans and strategies for the future and these will be pulled together by the Kirk Session in regular meetings and in special meetings such as Kirk Session Conferences.

Financial Review:

The primary ongoing sources of funding continue to be our members' offerings, as enhanced by Gift Aid where appropriate, together with income derived from the letting of our various buildings for wider community purposes.

Total income for 2025 on our unrestricted funds amounted to £356,393 compared with the previous year's figure of £318,084. While an increase of £38,309 may seem encouraging, this figure is distorted by receipt of a reimbursement grant of £53,994 from the Church of Scotland General Trustees to meet the cost of extraordinary roof repairs.

Offerings for unrestricted purposes, together with associated Gift Aid, fell slightly to £213,028 compared with £220,838 in 2024.

Annual income from the letting of our halls for wider community purposes amounted to £26,561 (2024: £30,375). The letting of our (SLQS) manse attracted a net income of £5,871 (2024: £7,800); the reduction reflects the trustees' decision to engage a letting agent to ensure that all landlord responsibilities are properly managed.

Fund-raising efforts for congregational purposes, ie excluding those of our organisations, amounted to £5,725.

Total expenditure on our unrestricted funds for 2025 amounted to £429,369, but this includes the cost of the above-mentioned extraordinary roof repairs (£53,994). If we set aside this one-off expense, like for like expenditure rose slightly from £364,426 in 2024 to £375,375 in 2025. A comparison of expenses can be seen at note 6 on page 16.

Overall, our Congregational (General) Fund reflected a deficit of £90,435 for the year, before taking into consideration any gains/losses on investments and any fund transfers, compared with a deficit of £63,167 in 2024.

Income from investments, ie dividend income and interest on cash balances, amounted to £19,207 (2024 - £22,126). Dividends are directed to our restricted Organ and Benevolent Funds and designated Fabric Fund, while interest relates to cash balances attaching primarily to our General Funds.

The proceeds of disposal of the former BFSJ manse are held on our behalf by the Church of Scotland General Trustees and can be accessed in support of relevant expenditure incurred by the congregation (see the Appendix on page 23).

Planning for a Stewardship Campaign to be rolled out in the Spring of this year is well underway.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

Investment Policy and Performance:

It is the trustees' policy to hold investments only to the extent that these are received by way of donation or legacy. Cash balances available for short-term deposit are held, primarily, with the Church of Scotland Investors' Trust. Details of investments held against our general, organ and benevolent funds are given at note 10.

The issue of 'ethical investment' has been considered by the Stewardship and Finance Group on behalf of the Kirk Session. One investment (Shell plc), representing 9.5% in value of our total portfolio, poses concern for some of our members and this will be given further consideration.

Risk Management:

The trustees assess regularly the major risks to which the charity is exposed, particularly those related to its operations, finances and reputation. Apart from a possible failure to attract funding from members through offerings and from the wider community through the letting of its charitable premises, the trustees do not believe that there are any major financial risks to which the charity is exposed. Cover is sought for insurable risks as appropriate. The trustees take seriously the duties and responsibilities placed upon them regarding the protection of vulnerable groups. Each of the above matters is on the agenda for each meeting of the Kirk Session.

Prudent financial management over many years has ensured that the charity has been able to withstand the financial pressures posed by external factors. The trustees are aware, however, that continuing to incur congregational fund deficits at their current level cannot be sustained and a long-overdue Stewardship Campaign is now underway.

Risk assessments are reviewed regularly to ensure that they remain appropriate.

Reserves Policy:

The trustees consider it prudent to hold a minimum balance of general, undesignated (ie 'free') reserves at a level equivalent to twelve months of General Fund expenditure. At the year end, the congregation's unrestricted funds reflected an overall balance of £654,506 (2024: £705,849), comprising £79,933 (2024: £71,737) designated for particular purposes and £11,539 (2024: £12,055) attributable to congregational organisations, leaving funds of £563,034 (2024: £622,057) being both unrestricted and undesignated; this represents approximately 19 months (2024: 25 months) of General Fund expenditure. The trustees have budgeted for an increase in General Fund expenditure in 2026 but are confident that, when all available reserves are taken into consideration, the current policy remains appropriate. This policy is reviewed annually.

At 31 December 2025, funds with balances totalling £78,803 (2024: £67,070) were held for the restricted purposes detailed on page 13 and will continue to be expended as appropriate opportunities arise.

Structure, Governance and Management:

Governing Document

The congregation is a registered charity, number SC007031, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and 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. 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 ministers, who are members of the Kirk Session, are elected by the congregation and inducted by Presbytery.

Organisational Structure

10 focused groups covering Pastoral Care, Eco-Congregation, Mission & Outreach, Worship Support, Property & Grounds, People & Compliance, Communication, Education & Youth, Facilities Management and Stewardship & Finance assist in the running of the congregation. Each of these groups reports to

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

Organisational Structure (cont.)

one of two Boards, a Board of Mission and a Board of Management which, in turn, report to the Kirk Session. The trustees accepted representations from the convener and members of the Fellowship Group that their role did not merit the same degree of formality as is necessary for others.

The Kirk Session, which is responsible for all matters spiritual and temporal within the congregation, meets 5 times annually. Boards meet approximately 2 weeks prior to each meeting of Kirk Session while Groups may meet more frequently, as required.

Reference and Administrative Information -

Charity name: Dundee: Broughty Ferry Parish Church (Church of Scotland). Known as Broughty Ferry Parish Church.

Charity registration number: SC007031

Congregation reference number: 281717

Principal office: 370 Queen Street
Broughty Ferry
Dundee
DD5 2HQ

Trustees

The charity trustees comprise all members of the Kirk Session. The names of all those who served as a Trustee during the year to 31 December 2025 and at any time up until the date of signing this report are;

Kirk Session

Aileen Adamson	June Anderson	Kenneth Andrew	Sheilah Andrew
Ann Angus	David Barrie	Senga Barrie	Eleanor Bennett (2)
Irene Bennett	Harry Black	Angela Bruce (3)	Susan Bruce
David Butchart	Wendy Butter	Malcolm Clark	Fiona Cochrane
James Colville	Gordon Coupar	Kathleen Coupar	Sheonagh Coutts
Linda Crighton	Archie Darroch	Lindsay Darroch	Catherine Dean
Elizabeth Duncan	Patricia Duncan	Sheila Duncan	Bethany Edwards
Kathelyne Edwards	William Edwards	Neil Ferguson	Valerie Gall
Colin Graham	Rev Dr Andrew Gardner (1)	Kate Grocott	Marvin Harris
Cate Hodgson	James Hunter	Aileen Hutcheson	Anita Jamieson
Ewen Jenkin	Susan Jenkin	Christine Johnston	Alastair King
Robert Lindsay	Linda Marsh	Diana McCowat	Miriam McDiarmid
Joyce McIntosh	Graham McKee	Daryl McKeown	Vivienne McLuckie
Denise Melville	Joline Munro	Bruce Pandrich	Norma Pestell
Alan Philip	Graeme Raffle	Mary Ralston (2)	Catherine Reid
Iain Ross	David Sim	Robert Smith	Susan Taylor
Ralph Tilston	Douglas Tonner	Rev Lorna Tunstall	Mark Watson
Duncan Weir (3)	Helen Wenseth	John Wigham	Graham Wightman
Linda Wightman	Helen Wishart		

(1) Inducted 29/07/25; (2) Retired 25/11/25; (3) Appointed 25/11/25

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Trustees' Report for the year ended 31 December 2025

Principal Office-bearers

Ministers	Rev Lorna Tunstall Rev Dr Andrew Gardner (inducted 29 July 2025)
Interim Moderator	Rev John Duncan (until 29 July 2025 – union matters only)
Session Clerk	Kenneth G Andrew
Treasurer	Gordon D Coupar

Independent Examiner Alan L Dand, CA

Principal Bankers Royal Bank of Scotland plc
3 High Street
Dundee
DD1 1SX

Trustees' Responsibilities in Relation to the Financial Statements:

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 24 February 2026 and signed on their behalf by,

Kenneth G. Andrew

Kenneth G Andrew
Session Clerk

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Independent Examiner's Report to the Trustees of Broughty Ferry Parish Church (Church of Scotland) Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 22.

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) (a) to (c) 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 8 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.

Alan L Dand

Alan L Dand, CA
10 Laxford Lane
Broughty Ferry
Dundee
DD5 3HF

5 June 2026

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Statement of financial activities for the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	Note	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
Income and endowments from:							
Donations and legacies	1	228,433	4,114	232,547	235,803	3,187	238,990
Charitable activities	2	22,925	-	22,925	22,594	-	22,594
Other trading activities	3	32,432	-	32,432	38,175	-	38,175
Investments	4	18,609	598	19,207	21,512	614	22,126
Other	5	53,994	19,836	73,830	-	4,538	4,538
Total income		356,393	24,548	380,941	318,084	8,339	326,423
Expenditure on:							
Raising funds	6	-	-	-	374	-	374
Charitable activities	6	429,369	13,985	443,354	364,052	6,816	370,868
Other		-	-	-	-	-	-
Total expenditure		429,369	13,985	443,354	364,426	6,816	371,242
Net income/(expenditure) before gains and losses on investments		(72,976)	10,563	(62,413)	(46,342)	1,523	(44,819)
Net gains/(losses) on investments		21,236	1,567	22,803	12,656	1,670	14,326
Net income/(expenditure)		(51,740)	12,130	(39,610)	(33,686)	3,193	(30,493)
Transfers between Funds		397	(397)	-	1,961	(1,961)	-
Net movement in funds		(51,343)	11,733	(39,610)	(31,725)	1,232	(30,493)
Reconciliation of funds:							
Total funds brought forward		705,849	67,070	772,919	737,574	65,838	803,412
Total funds carried forward		654,506	78,803	733,309	705,849	67,070	772,919

All activities relate to continuing operations.

The information given on pages 11 to 22 forms a part of these accounts

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Balance Sheet as at 31 December 2025

	Note	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets:			
Tangible assets	9	-	-
Investments	10	246,698	223,895
Total Fixed Assets		246,698	223,895
Current Assets:			
Debtors	11	17,102	26,390
Cash at bank and in hand		485,759	534,319
Total Current Assets		502,861	560,709
Liabilities:			
Creditors falling due within one year	12	(16,250)	(11,685)
Net Current Assets		486,611	549,024
Total Net Assets		733,309	<u>772,919</u>
The funds of the charity:			
Unrestricted funds			
Undesignated funds	15	563,034	622,057
Designated funds	15	<u>91,472</u>	<u>83,792</u>
		654,506	705,849
Restricted funds	15	78,803	67,070
Endowment funds	15	-	-
Total Charity funds		733,309	<u>772,919</u>

The accounts were approved by the trustees on 24 February 2026 and signed on their behalf by:

Kenneth G Andrew

Kenneth G Andrew
(Session Clerk)

Gordon D Coupar

Gordon D Coupar
(Treasurer)

The information given on pages 11 to 22 forms a part of these accounts

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Accounting policies

The principal accounting policies, which have been applied consistently in the current and preceding years in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Fund accounting

Funds are classified as restricted funds, endowment funds 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 processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but that the income therefrom is used for the purpose defined in accordance with the 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.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the value of general volunteer time of congregation members is not recognised in the accounts (see note 14).

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Accounting policies (continued)

Fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, principally the building premises at Barnhill St Margaret's (church, hall and manse), St Aidan's Centre (hall), St James' (church and hall) and the manse at 25 Ballinard Gardens, Broughty Ferry, all of which vest in the Church of Scotland General Trustees. No consideration is payable for the use of these assets by the charity. Title to the Church buildings and associated halls at 370 Queen Street, and 5 West Queen Street and to the manse at 26 Albert Road, Broughty Ferry, is held locally. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing more than £4,000 and having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives, as follows:

Buildings - no depreciation
Equipment - 4 years

As mentioned above, title to the Church buildings and halls at 370 Queen Street and 5 West Queen Street Broughty Ferry and to the manse at 26 Albert Road, Broughty Ferry is held locally. In terms of FRS 102, the trustees can choose to reflect these buildings on the balance sheet either at cost or by adopting a policy of revaluation. Title to these properties, however, contains what is referred to as an "Assembly Control Clause", in terms of which any proceeds of disposal would require to be directed to the Church of Scotland General Trustees and held on behalf of the congregation. Such proceeds would be transferred to the charity only as and when the General Trustees considered appropriate. Accordingly, the trustees have adopted a policy of incorporating these properties in the accounts at a value of £nil.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Broughty Ferry Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation its charitable activities. The charity is not registered for VAT and resources expended include irrecoverable input VA. Where appropriate, applications can be made under the Listed Places of Worship Grant Scheme for funding equivalent to the VAT charged on eligible expenditure.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Purposes of Restricted and Designated Funds

Restricted funds:

Organ Fund	a fund to provide immediate financial assistance in the event of breakdown; not to be used for routine maintenance.
Choir Fund	a fund to assist in provision of music for the choir to assist in public worship.
Hymn Book Fund	a fund to assist in providing hymnaries for the congregation.
Benevolent Fund	a fund used at the ministers' discretion to relieve poverty.
Miss Catherine Denney Trust	a fund to provide financial help to members of the congregation in training for the ministry.
Flower Fund	a fund to assist in the provision of flowers for the sanctuary.
Junior Church Fund	a fund to assist in the provision of equipment and materials to support Junior Church activities.
Helen's Pennies	a fund to provide educational support for specified children in Africa.
Alexander Moncur Trust	grant funding to be used within the local community in outreach to families in need.
DCC Partnership Funds	local authority grant funding to support the provision of 'warm spots' for the local community at BFSJ and BSM.
Manse Fund	donations towards remedial work at our manses prior to occupation by our ministers.
Heart for Art Fund	a fund to finance our work supporting sufferers from dementia.
Presbytery Grant	a grant provided by the former Presbytery of Dundee to assist in the upgrade of QSE toilet facilities.
Taxi Fund	funding gifted to provide transport to church activities

Designated funds:

Fabric Fund	funds set aside by the trustees for improvements to the Church properties in the short/medium term.
Defibrillator Fund	funds raised to provide/maintain publicly accessible defibrillators on church premises.
Care and Support Fund	funds raised to provide care for the elderly within the congregation.
Garden of Rest Fund	Funds raised to maintain a quiet area within the church grounds (now merged with fabric fund).
Church of Scotland Guild Funds	funds raised by our Guilds to support the wider work of the Church and Guild activities.
Junior Church Fund	Funds set aside to support Junior Church activities.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Purposes of Restricted and Designated Funds (contd)

Designated funds (contd):

Bowling Club Fund	funds set aside to support activities of the Bowling Club.
Ladies Badminton Club Fund	funds set aside to support activities of the Ladies Badminton Club,
Scottish Country Dance Club Fund	funds set aside to support activities of the Scottish Country Dance Club.
Parents and Toddlers Groups Funds	funds set aside to support activities of the Parents & Toddlers Group and Tots & Toddlers Group.
Film Club	funds set aside to support activities of the Film Club.
Pickle @ the Church	funds set aside to support activities of the Pickle Ball Group.
Youth Club	funds set aside to support activities of the Youth Club.
Praise, Pray & Pizza (formerly Messy Church)	Funds set aside to support activities of this inter-generational initiative.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
1 Donations & Legacies:						
Offerings	176,969	-	176,969	184,317	-	184,317
Tax recovered under Gift Aid	36,059	-	36,059	36,521	250	36,771
Donations	5,639	4,114	9,753	2,227	2,937	5,164
Legacies	7,000	-	7,000	10,000	-	10,000
Contributions from uniformed Orgs	2,766	-	2,766	2,738	-	2,738
	228,433	4,114	232,547	235,803	3,187	238,990
2 Income from charitable activities:						
Weddings and funerals	4,420	-	4,420	3,595	-	3,595
Fundraising activities	5,725	-	5,725	7,635	-	7,635
Organisations' activities	12,780	-	12,780	11,364	-	11,364
	22,925	-	22,925	22,594	-	22,594
3 Income from other trading activities:						
Use of premises	26,561	-	26,561	30,375	-	30,375
Manse rental (net)	5,871	-	5,871	7,800	-	7,800
	32,432	-	32,432	38,175	-	38,175
4 Investment income:						
Dividends received	4,836	527	5,363	5,653	527	6,180
Deposit interest	13,773	71	13,844	15,859	87	15,946
	18,609	598	19,207	21,512	614	22,126
5 Other income						
Receipts from General Trustees	53,994	-	53,994	-	-	-
Grants	-	19,836	19,836	-	4,538	4,538
	53,994	19,836	73,830	-	4,538	4,538

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
6 Analysis of Expenditure						
Raising Funds						
Offering Envelopes	-	-	-	374	-	374
Charitable Activities						
'Giving to Grow' allocation (net)	161,372	-	161,372	145,268	-	145,268
Presbytery dues	6,490	-	6,490	7,784	-	7,784
Minister's travel and other expenses	4,666	-	4,666	-	-	-
Locums' salaries	-	-	-	19,858	-	19,858
Locums' travel expenses	-	-	-	1,182	-	1,182
Interim Moderators' expenses	-	-	-	370	-	370
Pulpit supply	-	-	-	1,306	-	1,306
Other salaries & related costs	60,325	-	60,325	45,563	-	45,563
Fabric repairs & maintenance	78,467	750	79,217	24,038	-	24,038
Other property-related expenses	87,355	-	87,355	83,248	-	83,248
Church office expenses	7,417	-	7,417	12,737	-	12,737
Organ, piano & music	-	-	-	222	-	222
Youth	1,577	713	2,290	2,055	-	2,055
Congregational organisations	12,823	-	12,823	10,930	11	10,941
Worship	2,660	-	2,660	735	-	735
Outreach	338	12,022	12,360	2,123	6,327	8,450
Fellowship	1,700	-	1,700	2,076	-	2,076
Eco-congregation expenses	506	-	506	-	-	-
Vacancy & induction expenses	2,250	500	2,750	1,684	-	1,684
Other expenses	1,406	-	1,406	2,873	478	3,351
	429,369	13,985	443,354	364,052	6,816	370,868
Total	429,369	13,985	443,354	364,426	6,816	371,242

Support costs have not been separately identified; the trustees consider that there is only one charitable activity, therefore support costs relate wholly to that activity.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

7	Staff costs and numbers	2025 £	2024 £
	Salaries and wages (incl redundancy)	58,910	43,395
	Social security costs	-	-
	Employer's pension contributions	668	541
		<u>59,578</u>	<u>43,936</u>
		=====	=====

The average number of employees during the year, calculated on the basis of a head count, was 7 (2024: 7) as follows:

	2025 Number	2024 Number
Organist/Choir Master	3	3
Church Secretary/Facilities Administration	1	1
Pastoral Assistant	1	1
Youth Worker	1	1
Cleaner	1	1
	<u>7</u>	<u>7</u>
	=====	=====

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 £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

No employee had employee benefits in excess of £60,000 (2024 – nil).

8 **Trustee remuneration and related party transactions**

During the year, Rev Lorna Tunstall and Rev Dr Andrew Gardner received reimbursements of car and other necessary expenses totalling £2,528 and £654 respectively. Manse Council Tax payments of £3,715 and £1,734 were made on behalf of Rev Lorna Tunstall and Rev Dr Andrew Gardner respectively.

1 trustee provided temporary cover as Church Secretary, receiving £2,925 for these services. 1 trustee is employed as a Pastoral Assistant and received a salary of £7,020 in this role. 2 trustees are entitled to receive payment for those occasions on which they provide organ supply services; both elect to waive such payment. No other trustee received any remuneration or expense payment.

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

During the year, a total of £45,833 (2024: £51,870) was donated to the congregation by trustees. This figure necessarily excludes any sums given in cash through the open plate which cannot be separately identified.

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

9 Tangible Fixed Assets

	2025		2024	
	Equipment £	Total £	Equipment £	Total £
Cost				
At 31 December 2024 and 2025	-	-	-	-
Accumulated depreciation				
At 31 December 2024 and 2025	-	-	-	-
Net Book Value				
At 31 December 2024 and 2025	-	-	-	-

10 Investments

	2025 £	2024 £
Market value at 31 December 2024	223,895	209,569
Unrealised gain / (loss) on investments	22,803	14,326
Market value at 31 December 2025	246,698	223,895
Investments at cost	54,869	54,869

AstraZeneca plc – 225 ordinary shares

Marks & Spencer Group plc – 971 ordinary shares

Shell plc – 861 ordinary shares

Scottish American Investment Co plc – 640 ordinary shares

Church of Scotland Investment Trust Growth Fund – 26,635 units

Church of Scotland Investment Trust Income Fund – 204 units

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

11 Debtors

	2025 £	2024 £
Tax claims (Gift Aid and GASDS)	6,985	25,000
Other debtors and prepayments	10,117	1,390
	17,102	26,390

12 Creditors falling due within 1 year

Accruals	9,575	9,405
Receipts for special purposes still held at year end	6,675	2,280
	16,250	11,685

13 Analysis of Net Assets between Funds

	General £	Designated £	Restricted £	Total £
Fixed assets	-	-	-	-
Investments	223,741	-	22,957	246,698
Current assets	355,367	91,472	56,022	502,861
Current liabilities	(16,074)	-	(176)	(16,250)
	563,034	91,472	78,803	733,309
	£	£	£	£
Fixed assets	-	-	-	-
Investments	202,505	-	21,390	223,895
Current assets	431,237	83,792	45,680	560,709
Current liabilities	(11,685)	-	-	(11,685)
	622,057	83,792	67,070	772,919

14 Volunteers

In common with all congregations of the Church of Scotland, Broughty Ferry Parish Church benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Dundee: Broughty Ferry Parish Church (Church of Scotland)
Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

15 Movement in funds

	At 1 st January 2025	Incoming Resources	Outgoing Resources	Unrealised Gains/ (Losses)	Transfers	At 31 st December 2025
	£	£	£	£	£	£
Restricted Funds:						
Organ Fund	35,706	294	-	1,091	-	37,091
Choir Fund	84	13	-	-	-	97
Hymn Book Fund	247	5	-	-	-	252
Benevolent Fund	12,236	281	(93)	476	-	12,900
Miss Catherine Denney Trust	4,541	-	-	-	-	4,541
Flower Fund	842	624	(756)	-	-	710
Junior Church Fund	1,398	5	(713)	-	-	690
Alexander Moncur Trust (Grant)	1,899	3,000	(3,349)	-	-	1,550
Heart for Art Fund	1,952	15,786	(3,117)	-	-	14,621
Helen's Pennies	661	1,740	(1,900)	-	-	501
Warm Spot @ St James	1,035	-	(638)	-	(397)	-
Coffee & Chat @ St Margaret's	446	1,050	(1,080)	-	-	416
Donations (manse reps & induction)	-	1,250	(1,250)	-	-	-
Taxi Fund	1,023	500	(1,089)	-	-	434
Presbytery Grant	5,000	-	-	-	-	5,000
Total Restricted Funds	67,070	24,548	(13,985)	1,567	(397)	78,803
Unrestricted Funds:						
General Fund	-	266,293	(356,728)	-	90,435	-
General Reserve Funds	622,057	14,213	(380)	11,818	(84,674)	563,034
	622,057	280,506	(357,108)	11,818	5,761	563,034
Designated Funds:						
Fabric Funds	70,560	57,042	(58,171)	9,418	26	78,875
Care & Support Funds	1,058	-	-	-	-	1,058
Garden of Rest Fund	119	-	(93)	-	(26)	-
Organisations:						
Church Guild (QSE)	1,971	4,158	(2,812)	-	(2,000)	1,317
Church Guild (BSM)	2,617	3,799	(3,443)	-	(1,000)	1,973
Junior Church Funds	1,148	952	(791)	-	(1,309)	-
Bowling Club	1,277	327	-	-	(350)	1,254
Ladies Badminton Club	91	480	(7)	-	(250)	314
Scottish Country Dance Club	3,349	2,816	(1,848)	-	(50)	4,267
Parent & Toddlers	529	1,613	(1,469)	-	(350)	323
Tots & Toddlers	9	3,195	(2,824)	-	(300)	80
Craft Group	-	883	(296)	-	(578)	9
Film Club	43	-	-	-	-	43
Pickle @ the Church	44	609	(125)	-	(450)	78
Youth Activities	-	-	-	-	1,881	1,881
Youth Club	488	-	-	-	(488)	-
Praise Play Pizza (prev Messy Church)	489	13	(382)	-	(120)	-
Total Unrestricted Funds	705,849	356,393	(429,369)	21,236	397	654,506
Total Funds	772,919	380,941	(443,354)	22,803	-	733,309

Dundee: Broughty Ferry Parish Church (Church of Scotland)
Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

15 Movement in funds (contd)

	At 1 st January 2024 £	Incoming Resources £	Outgoing Resources £	Unrealised Gains/ (Losses) £	Transfers £	At 31 st December 2024 £
Restricted Funds:						
Organ Fund	34,211	295	-	1,200	-	35,706
Choir Fund	70	14	-	-	-	84
Hymn Book Fund	240	7	-	-	-	247
Benevolent Fund	11,918	289	(102)	470	(339)	12,236
Miss Catherine Denney Trust	4,541	-	-	-	-	4,541
Flower Fund	999	443	(478)	-	(122)	842
Junior Church Fund	1,393	5	-	-	-	1,398
Alexander Moncur Trust (Grant)	1,898	2,500	(2,499)	-	-	1,899
Heart for Art Fund	1,928	35	(11)	-	-	1,952
Helen's Pennies	959	863	(1,161)	-	-	661
Warm Spot @ St James	1,231	1,300	(1,496)	-	-	1,035
Coffee & Chat @ St Margaret's	450	838	(842)	-	-	446
Donations (manse reps)	-	1,500	-	-	(1,500)	-
Taxi Fund	1,000	250	(227)	-	-	1,023
Presbytery Grant	5,000	-	-	-	-	5,000
Total Restricted Funds	65,838	8,339	(6,816)	1,670	(1,961)	67,070
Unrestricted Funds:						
General Fund	-	281,665	(344,832)	-	63,167	-
General Reserve Funds	653,979	15,695	(3,528)	12,656	(56,745)	622,057
	653,979	297,360	(348,360)	12,656	6,422	622,057
Designated Funds:						
Fabric Funds	69,174	3,186	(1,800)	-	-	70,560
Defibrillator Fund	979	200	(1,518)	-	339	-
Care & Support Funds	1,058	-	-	-	-	1,058
Garden of Rest Fund	119	-	-	-	-	119
Organisations:						
Church Guild (QSE)	2,374	3,055	(1,208)	-	(2,250)	1,971
Church Guild (BSM)	2,058	3,438	(2,239)	-	(640)	2,617
Junior Church Funds	930	1,363	(1,145)	-	-	1,148
Bowling Club	1,320	237	-	-	(280)	1,277
Ladies Badminton Club	116	200	(25)	-	(200)	91
Scottish Country Dance Club	3,364	2,787	(2,752)	-	(50)	3,349
Parent & Toddlers Group	649	2,445	(2,165)	-	(400)	529
Tots & Toddlers	15	3,047	(2,403)	-	(650)	9
Film Club	30	19	(6)	-	-	43
Pickle@ the Church	-	504	(130)	-	(330)	44
Youth Club	646	37	(195)	-	-	488
Messy Church	763	204	(478)	-	-	489
	737,574	318,084	(364,426)	12,656	1,961	705,849
Total Funds	803,412	326,423	(371,242)	14,326	-	772,919

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Notes forming part of the financial statements for the year ended 31 December 2025

16	Collections for Third Parties	2025 £	2024 £
	The following income from special collections was received during the year for disbursement to other charities:		
	Christian Aid	2,219	2,317
	Leprosy Mission	130	58
	Poppy Scotland	300	240
	Dundee & Angus Foodbank	483	280
	TearFund	482	118
	Tea-Break Café: {supporting Dundee Women's Aid, Scottish Autism, MacMillan Cancer Nurses, Dundee Dementia, Dundee Chest, Heart & Stroke Exercise Class}	3,851	1,760
	COS Guild Projects	3,440	500
	Blythswood	597	-
	MacMillan Cancer Support	205	-
	Dundee Youth for Christ	540	-
	RNLI (Carol Concert)	-	1,462
	Sightsavers International	-	1,340
	Archie Foundation	-	200
	Salvation Army	-	200
	UICM	-	200
	Eagles Wings	-	502
	Fintry Foodbank	-	642
		<u>12,247</u>	<u>9,819</u>

Dundee: Broughty Ferry Parish Church (Church of Scotland)

Scottish Charity No: SC007031

Year ended 31 December 2025

Appendix

Funds held by the Church of Scotland General Trustees
for the benefit of Broughty Ferry Parish Church:

<u>Consolidated Fabric Fund:</u>	2025	2024
	£	£
Revenue		
Balance at 31 December	<u>44,315</u>	<u>33,093</u>
Capital		
Balance at 31 December: at cost	<u>276,583</u>	<u>9,845</u>
: at market value	<u>281,837</u>	<u>14,404</u>
<u>Temporary Funds:</u>		
Balance at 31 December	<u>(581)</u>	<u>366,586</u>