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 2025

Principal Place of Worship and of Congregational activities:

Church and Halls, Caird Avenue, Dundee

Congregational Report and Financial Statements

Year to 31 December 2025

	Page
Contents	*1*
Trustees, Office Bearers, and members of the Courts of the Congregation	*2*
Congregational Report	*3 - 6*
Report of the Independent Examiners	*7*
Receipts and Payments of Congregational Funds	*8 - 10*
Statement of Congregational Funds	*10*
Notes to the Financial Statements	*11*

Office Bearers, Trustees, and Members of the Courts of the Congregation serving during Year ending 31st December 2025

Minister	**Rev.Dr,Jane McArthur**	
Office Bearers	**Session Clerk**	Mr. Alastair Milne
	Clerk to Board	Mrs. Sheena Galloway
	Treasurer	Mr.Alastair Milne
Property Trustees	***Minister, Session Clerk, Clerk to Board, Treasurer, (ex Offico) Mrs. Audrey Calder***	
Kirk Session	**Minister**	Rev. Dr, Jane McArthur
	Session Clerk	Mr. Alastair Milne
	Elders: -	Mr. James Sandanasamy
		Mr. Henry Bain
		Mr. Russell Webster
		Mrs. Moraig Milne

Congregational Board.

Minister: – Rev Dr.Jane McArthur
Clerk:- Mrs. Sheena Galloway
Treasurer:- Mr.Alastair Milne
Kirk Session :- As Above
Elected Members :- Mrs. Audrey Calder

No resignations or appointments during the year 2025

Bankers **Royal Bank of Scotland , 3 High Street , Dundee &**
Virgin Bank, High St. Branch,7-8 High Street , Dundee

Independent Examiner **Mr. Graeme Rhind**

Congregational Report Year to 31 December 2025

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 Rev. Dr., Jane McArthur 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 4th 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 theron during the Year ending 31st December 2025 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 £31,118-08p 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 £12,551-98p which is down from last years £42,117-63p . 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 31st December 2025 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 **6th April 2026** and by the Congregation at the Annual General Meeting held on **12th April 2026**
. The Office Bearers authorized to sign the report and Financial Statements on behalf of the Congregation are :-

Signed .....*(Rev. Dr. Jane McArthur)* ***Moderator***

Signed ..... (Mr. Alastair Milne) **Session Clerk**

Signed ..... **(***Mrs. Sheena Galloway)* **Clerk of the Congregational Board**

Signed ..... **(***Mr. Alastair Milne)* **Treasurer**

Date **13th August 2026**

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 31st December 2025 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 ot 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 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 Report and Finance Statements to be reached.

Signed : 

Name : Graeme Rhind

Address : 289 Strathmartine Road , Dundee DD3 8NS

Date : 13th September 2006

UNITED FREE CHURCH OF SCOTLAND

CAIRD AVENUE, CENTRAL CONGREGATION, DUNDEE

(Designated Scottish Charity No.SCO11683)

The Annual General Meeting for the passing of the accounts will be held in the Church on the 12th April 2026 after the morning service.

BUSINESS

Minutes

Session Report

Report of Congregational Board

FWO Treasurer.....Mr. A. Milne

Election of Managers

Election of Clerk

Election of Treasurer

Election of Examiner

Any Other Competent Business

Ministers Homily

SESSION

Minister :- Rev. Dr. Jane McArthur

Mr. A. Milne; Mr. R. Webster

Mr. J. Sandanasamy ; Mrs. M. Milne

Session Clerk : Mr. A. Milne

Clerk.....Mrs S. Galloway

Treasurer.....Mr A. Milne

FWO Treasurer ..... Mr. A. Milne

External Examiner.....Mr. G. Rhind

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

Retire 2026	Retire 2027	Retire 2028
	Mrs. A. Calder	Mrs. S. Galloway

PLUS KIRK SESSION

MINISTER

CLERK S: Galloway

SESSION CLERK :- A. Milne

TRUSTEE :- A Calder

TREASURER :- A Milne

GENERAL FUND FOR THE YEAR ENDING 31ST DECEMBER 2025

Ordinary Receipts	2025	2024		Ordinary Payments			2025	2024
A .Offerings :-		£		**A .Ministry**				
1 .Ordinary Offerings (Open)	£ 1,300-06	£ 1,622-08		1.Minister's Stipend/N.I.			£ 35,522-12	£ 33,544-39
2. FWO (Non Covenanted)	£ 2,114-15	£ 2,333-50		2.Pulpit Supply and expenses			£ 492-00	£ 736-26
3. Gift Aid Donations	£ 8,011-50	£ 7,170-00		3.Telephone/Broadband			£ 467-40	£ 468-02
4. Tax Recovered	£ 1,095-00	£ 1,089-08				Total	£ 36,481-52	£ 34,748-80
Other Offerings								
5 .Donations for use of halls	£ 1,950-00	£ 1,720-00						
6. Donations	£ 2,260-00	£ 2,200-00		**B. Other Salaries**				
7. Sum Raised for Target	£ 225-00	£ 225-00		6. Organists / Choir Fees			£ Nil	£ Nil
						Total	£ Nil	£ Nil
Total	£ 16,955-71	£16,359-66		**C/D. Property**				
				7. Council Taxes			£ 1,641-29	£ 1,561-61
B. Other Ordinary Receipts				8 .Insurance Church & Manse			£ 2,372-45	£ 2,322-34
9. From Church Organisations	£ Nil	£ Nil		9. Heat & Light			£ 4,303-59	£ 4,795-98
10. Income from Investments	£ Nil	£ Nil		10. Fire Equipment Service			£ 117-00	£ Nil
11. Stedfast	£ 65-00	£ 106-00				Total	£ 8,434-33	£ 8.679-93
12. Fund Raising Events (net)	£ Nil	£ Nil		11. Ladies Day Food			£ Nil	£ 56,00
13. Prayer Union	£ 10-00	£ 30-00		12. Transferred to Special Collections			£ 50-00	£ 350-00
14. E.O.N. (Solar Power)	£ 766-91	£ 649-44		13. CCLI			£ 100-00	£ 97-00
15. Pulpit Supply Refunds	£ 120-00	£ 196-00		14. Bank Charges			£ 25-00	£ 25-00
16, Funeral Donations	£ 300-00	£ Nil		15. Calenders			£ Nil	£ Nil
17. Calenders	£ Nil	£ Nil		16. Barnabus Bookshop			£ Nil	£ Nil
18. Ladies Day	£ Nil	£ 56-00		17. Stationery etc.			£ 37-60	£ 40-40
19. Insurance Refund	£ Nil	£ 500-00		18. Course			£ 40-0	£ Nil
Total	**£ 1,261-91**	**£ 1,537-44**		19. Stedfast			£ 180-00	£ 180-00
				20. Presbytery Dues			£ 84-00	£ 63-00
Transferred from Sunday School Acc	£ Nil	£ 249-69		21. FWO Envelopes			£ 165-25	£ 161-25
				22. Assembly Expenses			£ 286-00	£ 272-40
Total Ordinary Receipts	£ 18,217-62	£ 18,146-79		23. Purveys/Coffee, Tea Dispensers			£ Nil	£ Nil
				24. Hygiene/ Cleaning Equipment			£ 57-00	£ 65-39
				25. D.E.C.A			£ 30-00	£ 30-00
				26. Presentation Retiral			£ Nil	£ 70-00
						Total	£ 1,079-85	£ 1,413-44
SURPLUS/DEFICIT FOR YEAR +/-	-£ 31,118-08	£ -29,956-25		**F. Contributions to Target Fund**			£ 3,290-00	£ 3,211-00
Transferred Investment Account	£ 30,000-00	£ 20,000-00		**G. Extra-Ordinary Payments**				
Balance at beginning of year	£ 1,391-00	£ 11,347-25		Prayer Union			£ 50-00	£ 50-00
Balance at end of year	£ 272-92	£ 1,391-00				Total	£ 50-00	£ 50-00
Mission Special Collection	**£ 790-00**	**£ 908-00**				Total	£ 49,335-70	£ 48,103-04
Grant	**£ Nil**	**£ Nil**		Mission(Special Collection)			£ 790-00	£ 908-00
				Balance at end of year			£ 272-92	£ 1,391-00

SPECIAL COLLECTIONS AS AT 31ST DECEMBER 2025					
Receipts	**2025**	**2024**	**Payments**	**2025**	**2024**
Cash in Bank	£ 31-72	£ 81-72	Easter Gift	£ 140-00	£ 112-00
From General Account	£ 50-00	£ Nil	Blythswood Appeal	£ 220-00	£ 210-00
Easter Gift	£ 140-00	£ 112-00	Malawi Fruits	£ 230-00	£ 586-00
Malawi Fruits	£ 230-00	£ 536-00	St. Salvador's Food Drop In	£ 150-00	£ Nil
Blythswood Appeal	£ 220-00	£ 210-00	Women's Special Scheme	£ 50-00	£ 50-00
St. Salvadors's Food Drop in	£ 150-00	£ Nil			
			Cash in Bank	**£ 31-72**	**£ 31-72**
Total	£ 821-72	£ 939-72	Total	£ 821-72	£ 939-72

SECURED LOAN AND GIFT SCHEME 31st December 2025					
Unrestricted Fund					
Receipts	**2025**	**2024**	**Payments**	**2025**	**2024**
Cash in bank	£ 3,779-18	£ 3,775-40	Nil	Nil	Nil
Investment Redeemed					
Interest on Investment					
Bank Interest	£ 3-78	£ 3 - 78			
Cash in Bank	£ 3,782-96	£ 3,779-18		Nil	Nil

THE LATE MISS RODGERS BEQUEST FUND					
Restricted – Interest only to General Account					
Permanent Endowment - £ 453-54 Legacy. Balance as at 31st December 2025(held with Computer Share,Bristol)					
Receipts	**2025**	**2024**	**Payments**	**2025**	**2024**
Dividend	Nil	Nil	Nil	Nil	Nil
Treasury Stock	£ 453-54	£ 453-54		£ 453-54	£ 453-54
Total	£ 453-54	£ 453-54		£ 453-54	£ 453-54

Fabric Account As At The 31st December 2025					
Receipts	**2025**	**2024**	**Payments**	**2025**	**2024**
Cash Clydesdale Bank	£ 8-41	£ 46-01	Maintenance Materials	£ Nil	£ 42-50
Cash in Hand	£ Nil il	£ Nil	Microphone	£ 199-00	£
Donation	£ 199-00	£ 10-00	Gas Annual Service	£ 180-00	£ 180-00
From General Account	£ Nil	£ 350-00	Manse Alarm Service	£ 129-47	£ 115-60
Carpet Cost from Insurance	£ Nil	£ 475-12	Lino Fitting	£ Nil	£ 45-00
Personal loan	£ 2,110-00	£ Nil	Carpet Vestry	£ Nil	£ 475-12
			Garage Roof	£ 1,740-00	£ Nil
			Plumber	£ 60-00	£ Nil
			Cash in Bank	£ 8-94	£ 8-41
TOTAL	£ 2,317-41	£ 881-13	TOTAL	£ 2,317-41	£ 881-13

THE PREMIER SAVINGS ACCOUNT AS AT THE 31ST DECEMBER 2025					
Restricted- Interest only to General Account					
This sum is invested in Premier Savings Account, Virgin Bank , High Street,Dundee					
Receipts	**2025**	**2024**	**Payments**	**2025**	**2024**
Investment (Restricted Interest to General Account))	£ Nil	£ Nil	**Nil**	**Nil**	**Nil**
Investment (Restricted Interest to General Account)	£ Nil	£ Nil			
Legacy from late Mr & Mrs Scott, Unrestricted	£ Nil	£ Nil			
Bank Interest	£ 178-11	£ 175-90			
Total Cash in Bank	£ 178-11	£ 175-90			

Manse Unrestricted Account As At the 31st December 2025

Income	2025	2024		2025	2024
Investment Income	£ 342-86	£ 872-43	Distributed to Beneficiaries	£ 30,000-00	£ 30,000-00
Interest Received	£ 0-00	Nil	Investment Broker Charges	£ 77-72	£ 196-17
Deposits	£ 0-00	£ Nil	Increase/(Decrease)/ Resources	£ (29,734-36)	£ (29,323-74
Total	**£ 342-86**	**£ 872-43**	**Total**	**£ 342-86**	**£ 872-43**
Movements in Funds					
Opening Balance	£ 36,277-83	£ 53,423-65			
Increase(Decrease) Resources	£ (29,734-36)	£ (29,323-74)			
Gain/(Loss) on Sale of Investments	£ 11-40	£ 4-72			
Gain/(Loss) in Revaluation of Investments	£ 1,268-92	£ 2,173-20			
Total	**£ 7,823-79**	**£ 36,277-88**	**Closing balance**	**£ 36,277-88**	**£ 53,423-65**

STATEMENT OF CONGREGATIONAL FUNDS AT 31ST DECEMBER 2025

Restricted Funds	2025	2024	Held as Follows	2025	2024
Congregational / General Funds	£ 272-92	£ 1,391-00	Royal Bank of Scotland,	£ 272-92	£ 1,391-00
Fabric Fund	£ 8-94	£ 8-41	Virgin Bank, High Street.	£ 8-94	£ 8-41
Special Collections	£ 31-72	£ 31-72	Virgin Bank,High Street	£ 31-72	£ 31-72
Endowment (Capital Sum)	£ 453-54	£ 453-54	Treasury Stock, Computer Share	£ 453 -54	£ 453 - 54
Restricted (Capital Sum)	£ NIL	£ NIL	Premier Savings,Virgin Bank	£ Nil	£ Nil
Restricted (Capital Sum)	£ NIL	£ Nil	Premier Savings,Virgin Bank	£ Nil	£ Nil
Unrestricted (Capital Sum)	£ NIL	£ NIL	Premier Savings, Virgin Bank	£ Nil	£ Nil
Bank Interest to date	£ 178-11	£ 175-90	Interest to Date, Virgin Bank	£ 178-11	£ 175-90
J.M. Brown Trust For Sunday School	£ In General Acc	£ In General Acc	Virgin Bank , High Street.	£ In General Acc	£ In General Acc
Manse Investment Fund	£ 7,823-79	£ 36,277-88	Church Headquarters ,Deutch Bank	£ 7,823-79	£ 36.277-88
Total	**£ 8,769-02**	**£ 38,338-45**		**£ 8,769-02**	**£ 38,338-45**
Unrestricted Fund	**2025**	**2024**		**2025**	**2024**
Secured Loan and Gift Scheme	£ 3,782-96	£ 3,779-18	Virgin Bank, High Street	£ 3,782-96	£ 3,779-18
Total	**£ 12,551-98**	**£ 42,117-63**	**Total**	**£ 12,551-98**	**£ 42,117-63**

Summary of 2025 Accounts in Surplus and Deficit

Fund or Account	Income	Expenditure	Surplus / (Deficit)
General Account	£48,217-62	£49,335-70	(£1,118-08)
Fabric Account	£ 2,309-00	£ 2,308-47	00-53
Special Collections Account	£ 790-00	£ 790-00	£ 0
Total	£51,316-62	£52,434-17	(£1,117-55)
Fund or Account	Income	Expenditure	Surplus / (Deficit)
Manse Unrestricted Account	£ 1,623-18	£ 30,077-72	(£ 28,454-54
Sunday School Account	Transferred into General Account 2024		
Miss Rodgers Bequest Fund	£ 0	£0	£ 0
Premier Savings Account	£ 2-21	£0	£ 2-21
Secured Loan & Gift Scheme	£ 3-78	£0	£ 3-78
Total	£ 1,629-17	£30,077-72	(£28,448-55)
	Income	Expenditure	Surplus or Deficit
Total of Accounts & Funds	£52,945-79	£ 82,511-89	(£29,566-10) Deficit