

# **Dundee Congregational Church**

## **Report and Accounts**

**for the year ended**

**31 December 2018**

**Scottish Charity No: SC000345**

# Dundee Congregational Church

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**Dundee Congregational Church  
Trustees' Annual Report  
Year ended 31 December 2018**

The trustees present the annual report and receipts and payments account for Dundee Congregational Church for the year ended 31 December 2018.

**Reference and Administrative Information**

Charity Name: Dundee Congregational Church

Charity Registration Number: SC000345

Principal Address: 6 – 8 Constitution Road  
Dundee  
DD1 1LY

**Trustees:** Lindsay Craig  
Mrs A Hazel Kelly  
Mrs Jessie Tarbet  
Mrs Elspeth M Collins

**Principal Office-bearers:**

Minister: Rev Alan Livingstone BA from 1<sup>st</sup> September 2018  
Chairman: Lindsay Craig  
Secretary: Mrs Jessie Tarbet  
Treasurer: Mrs A Hazel Kelly  
Assistant Treasurer: Mrs Elspeth Collins

**Independent Examiner:** Derek Grant CA  
MMG Archbold CA  
Chapelshade House  
78 – 84 Bell Street  
Dundee DD1 1RQ

**Bankers:** Bank of Scotland  
2 West Marketgait  
Dundee  
DD1 1QN

**Investment Registrars:** ATS Savings Limited  
8 West Marketgait  
Dundee  
DD1 9YP

**Dundee Congregational Church  
Trustees' Annual Report (cont)  
Year ended 31 December 2018**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

The Constitution of the Church was adopted on 14<sup>th</sup> October 1984, amended in February 1997 and again in March 2017.

**Recruitment and Appointment of Trustees**

All Trustees are appointed or re-appointed at the Annual Church Meeting and are normally chosen from the Office-bearers.

**Organisational Structure**

The Kirk Session is chaired by its elected Chairperson and meets five times a year. It appoints Committees responsible for different aspects of the Church work.

**OBJECTIVES AND ACTIVITIES**

Dundee Congregational Church exists to worship as an independent Congregational Church.

**ACHIEVEMENTS AND PERFORMANCE**

During 2018 we have continued to worship on Sunday mornings with congregations varying between 20 and 40 people. Meeting in the Church Hall on a fortnightly basis is the Guild with a varied programme of talks, musical soirees, demonstrations and entertainment. The Church Drama Group, which attracts members from outside the Church membership, meets weekly apart from a two-month summer break. It contributes to morning worship on special occasions and performed a hilarious one act play, followed by music and comedy in the second half for members and friends in the second half of the year.

We continue to encourage the use of our premises by outside bodies. The Church Hall has been used by NHS Retirement Fellowship and Dundee Junior Showtime store their costumes in our basement during the year. The Ex-Services' Association and War Widows' Association held a combined commemorative service in the Church to mark their 30<sup>th</sup> and 45<sup>th</sup> anniversaries respectively. The Black Watch Association and Lodge Caledonia held their annual Church Services in our Church and the Dundee Audio News Group and the Dundee Chamber Music Society held their Annual General Meetings in our premises. The Church is also used regularly for funeral services for those without a church affiliation. The Royal British Legion Scotland held a service attended by over 80 people to lay up the Standard of the Angus and Perthshire Area and to dedicate a new Standard to the newly formed Angus, Perthshire and Fife Area. We now have an impressive array of Standards and War Memorial plaques in our Church.

Although we are a self-governing independent Church, we are outward-looking, contributing to home and overseas charities. In particular we give aid to Rwanda through Comfort Rwanda. Our Harvest Service Gifts in cash and kind were donated to Eagles Wings and the Dundee Food Bank thus helping to relieve poverty in Dundee. We also support Christian Aid, the Poppy Appeal, the DDCA (formerly the Dundee Disabled Children's Association) and Save the Children, with a special collection this year for child victims of the crisis in Africa.

We continue with fund-raising and had a very successful Guild Coffee Morning, a Beetle Drive, and a Bridge Drive in the Hall during the year.

We thank the following organisations which donated financial support for congregational funds in 2018.

	£
Church Guild	500
Drama Club	700
Magazine	100
British Legion Scotland	200
The Tayside Charitable Trust	1,000

**Dundee Congregational Church  
Trustees' Annual Report (cont)  
Year ended 31 December 2018**

**Financial Review**

The Church had no minister for the first eight months of the year which resulted in a significant reduction in the day-to-day running costs of the Church and an annual surplus was made of £1,440. The cash in hand is less than normal at the year end, but we have put the manse up for sale as Rev Livingstone is employed on a part time basis and has his own accommodation. The capital generated from the sale of the manse will be used to uphold our stated reserves policy of holding approximately six months running costs in our bank account, with rest being invested for income.

The Trustees appreciate the continuing support of all members.

**Reserves Policy**

The policy of the congregation is to hold enough cash in a bank account to provide running costs for six months, with the bulk of the money in investments which generate an income. When budget forecasts indicate a projected deficit, the trustees review the investment holdings with a view to raising sufficient funds to cover any shortfall.

The foregoing report was approved by the Trustees and signed on their behalf by



**Hazel Kelly  
Treasurer**

**Date: 29 January 2019**

## Dundee Congregational Church

SC000345

### Independent Examiner's Report to the Trustees of Dundee Congregational Church

I report on the accounts of Dundee Congregational Church for the year ended 31 December 2018 as set out on pages 6 to 10.

#### Respective responsibilities of trustees and independent 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 (as amended).

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 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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.



Derek Grant CA  
MMG Archbold CA  
Chapelshade House  
78 – 84 Bell Street  
Dundee DD1 1RQ

**Date:** 29 January 2019

## Dundee Congregational Church

### Receipts and Payments Account Year ended 31 December 2018

	Note	Unrestricted General Funds 2018 £	Unrestricted Designated Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
<b>Receipts</b>						
Donations	4	23,883	406	363	24,652	25,149
Receipts from fundraising activities		532	679	-	1,211	358
Rents from land and buildings	5	2,545	-	-	2,545	2,235
Gross receipts from charitable activities	6	279	522	-	801	1,579
Income from investments other than land and buildings		<u>11,040</u>	<u>-</u>	<u>433</u>	<u>11,473</u>	<u>13,914</u>
<b>Total receipts</b>		<b><u>38,279</u></b>	<b><u>1,607</u></b>	<b><u>796</u></b>	<b><u>40,682</u></b>	<b><u>43,235</u></b>
<b>Payments</b>						
Investment management costs	7	120	-	-	120	78
Payments relating directly to charitable activities	7	35,380	202	50	35,632	48,773
Grants and donations	7	306	300	400	1,006	368
Governance costs	7	<u>2,484</u>	<u>-</u>	<u>-</u>	<u>2,484</u>	<u>1,152</u>
<b>Total payments</b>		<b><u>38,290</u></b>	<b><u>502</u></b>	<b><u>450</u></b>	<b><u>39,242</u></b>	<b><u>50,371</u></b>
Excess of Receipts over Payments before transfers		(11)	1,105	346	1,440	(7,136)
Transfers between funds		<u>1,430</u>	<u>(1,300)</u>	<u>(130)</u>	<u>-</u>	<u>-</u>
<b>Excess of Receipts over Payments for the year</b>		<b><u>1,419</u></b>	<b><u>(195)</u></b>	<b><u>216</u></b>	<b><u>1,440</u></b>	<b><u>(7,136)</u></b>

## Dundee Congregational Church

### Statement of Balances as at 31 December 2018

	Unrestricted General Funds 2018 £	Unrestricted Designated Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances at 01.01.18	11,616	818	765	13,199	20,335
<b>Movement in year:</b>					
Excess of Receipts over Payments for year	<u>1,419</u>	<u>(195)</u>	<u>216</u>	<u>1,440</u>	<u>(7,136)</u>
Bank & deposit balances carried forward	<u>13,035</u>	<u>623</u>	<u>981</u>	<u>14,639</u>	<u>13,199</u>
<b>Other Assets</b>					
Church, Constitution Road (at cost)	2,800	-	-	2,800	2,800
Manse at 23 Dundee Road West (at cost)	<u>228,962</u>	<u>-</u>	<u>-</u>	<u>228,962</u>	<u>228,962</u>
Investments (at market value)	231,762	-	-	231,762	231,762
Gift Aid tax recoverable	339,029	-	13,679	352,708	397,383
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>570,791</u>	<u>-</u>	<u>13,679</u>	<u>584,470</u>	<u>629,145</u>
<b>Liabilities</b>					
Accruals and other creditors	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,188</u>

The Accounts were approved by the Trustees on 29 January 2019 and signed on their behalf by:

  
Hazel Kelly, Treasurer



## Dundee Congregational Church

### Notes forming part of the financial statements For the year ended 31 December 2018

#### 1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### 2. Movements in Cash Funds

	At 1 January 2018 £	Receipts £	Payments £	Transfers £	At 31 December 2018 £
<b>Unrestricted Funds</b>					
General Fund	11,616	38,279	(38,290)	1,430	13,035
<b>Unrestricted Designated Funds</b>					
Drama Club Funds	688	685	(104)	(800)	469
Church Guild Funds	<u>130</u>	<u>922</u>	<u>(398)</u>	<u>(500)</u>	<u>154</u>
	<u>12,434</u>	<u>39,886</u>	<u>(38,792)</u>	<u>130</u>	<u>13,658</u>
<b>Restricted Funds</b>					
Mary Stevenson Fund	77	318	(50)	(130)	215
Benevolent Fund	<u>688</u>	<u>478</u>	<u>(400)</u>	<u>-</u>	<u>766</u>
	<u>765</u>	<u>796</u>	<u>(450)</u>	<u>(130)</u>	<u>981</u>
<b>Total Funds</b>	<b><u>13,199</u></b>	<b><u>40,682</u></b>	<b><u>(39,242)</u></b>	<b><u>-</u></b>	<b><u>14,639</u></b>

#### Purposes of Designated Funds

Drama Club Funds: funds raised by the Drama Club for their own use.

Church Guild Funds: funds raised by the Church Guild for their own use.

#### Purposes of Restricted Funds

Mary Stevenson Fund: The income from this fund is to be used one-half for the purchase of books by the Minister and the other half to be given to the Church for general purposes.

Benevolent Fund: This is a fund to provide charity donations or payments to needy members of the Church in special circumstances. Any surplus income at the end of the year is given to charities chosen by Kirk Session.

#### 3. Trustee Remuneration and Related Party Transactions

No trustees received remuneration or expenses in the year to 31 December 2018 (2017 - £nil).

## Dundee Congregational Church

### Notes forming part of the financial statements (cont) For the year ended 31 December 2018

#### 4. Donations

	Unrestricted General Funds 2018 £	Unrestricted Designated Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
FWO Scheme	11,427	-	-	11,427	9,422
Gift Aid donations	6,436	-	-	6,436	4,766
Tax recovered on Gift Aid donations	-	-	-	-	6,302
Ordinary Offerings (Open Plate)	1,317	-	-	1,317	942
Donations	3,866	406	363	4,635	2,750
Gift Day	742	-	-	742	575
Other	95	-	-	95	392
	<u>23,883</u>	<u>406</u>	<u>363</u>	<u>24,652</u>	<u>25,149</u>

#### 5. Rent from land and buildings

Use of premises	<u>2,545</u>	<u>-</u>	<u>-</u>	<u>2,545</u>	<u>2,235</u>
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#### 6. Gross receipts from charitable activities

Coffee morning	-	522	-	522	467
Members' subscriptions	174	-	-	174	432
Other events	105	-	-	105	680
	<u>279</u>	<u>522</u>	<u>-</u>	<u>801</u>	<u>1,579</u>

#### 7. Resources expended

##### Investment management costs

Investment registrar's charges	<u>120</u>	<u>-</u>	<u>-</u>	<u>120</u>	<u>78</u>
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## Dundee Congregational Church

### Notes forming part of the financial statements (cont) For the year ended 31 December 2018

7. Resources expended (cont)	Unrestricted General Funds 2018 £	Unrestricted Designated Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
<b>Payments relating directly to charitable activities</b>					
Minister's stipend	4,999	-	-	4,999	25,395
Minister's pension	165	-	-	165	1,499
Pulpit supply	2,045	-	-	2,045	920
Other salary costs	7,650	-	-	7,650	6,992
Church repairs & maintenance	2,839	-	-	2,839	1,519
Church heating & lighting	2,916	-	-	2,916	2,478
Church insurance	5,349	-	-	5,349	5,048
Manse repairs & insurance	1,021	-	-	1,021	673
Manse council tax	-	-	-	-	1,612
Minister's expenses	-	-	-	-	147
Taxis	144	-	-	144	200
Telephone, printing & stationery	1,709	-	-	1,709	1,325
Organ & music	1,404	-	-	1,404	312
Other expenses	1,245	-	50	1,295	375
Gift aid repaid	1,596	-	-	1,596	-
Legal & professional fees	2,298	-	-	2,298	-
Organisations' expenses	-	202	-	202	278
	<u>35,380</u>	<u>202</u>	<u>50</u>	<u>35,632</u>	<u>48,773</u>
<b>Grants and donations</b>					
Donations	<u>306</u>	<u>300</u>	<u>400</u>	<u>1,006</u>	<u>368</u>
<b>Governance costs</b>					
Independent examination fee	<u>2,484</u>	<u>-</u>	<u>-</u>	<u>2,484</u>	<u>1,152</u>

#### 8. Collections for Third Parties

The following income from Special Collections was received and disbursed during the year:	2018 £	2017 £
Christian Aid including Crisis in Malawi	339	217
Save the Children	82	151
Indonesian Tsunami Appeal	253	-
Eagles Wings Trust	35	25
The Food Bank	50	32
Crisis in Africa	-	207
Dundee Disabled Children	<u>210</u>	<u>196</u>
	<u>828</u>	<u>828</u>

**Dundee Congregational Church**  
**Appendix 1 - General Fund**

	2018		2017	
	£	£	£	£
<b>Income</b>				
Weekly envelopes and Gift Aid donations		17,863		14,188
Tax recovered on Gift Aid donations		(1,596)		6,302
Ordinary Offerings (Open Plate)		1,317		942
Donations		3,866		2,252
Gift Day		742		575
Other		95		392
Use of premises		2,545		2,235
Fundraising		811		973
Dividend income		<u>11,040</u>		<u>13,550</u>
		36,683		41,409
<b>Donations</b> (transfers from other funds for general purposes)				
Drama Club		800		700
Church Guild		500		500
Magazine		-		161
Mary Stevenson Fund		<u>130</u>		<u>67</u>
		<u>1,430</u>		<u>1,428</u>
Total General income			38,113	42,837
<b>Expenditure</b>				
Minister - stipend	4,999		25,395	
pension	165		1,499	
pulpit supply	2,045		920	
expenses	<u>-</u>		<u>47</u>	
		7,209		27,861
Other salaries		7,650		6,992
Church - repairs & maintenance	2,839		1,519	
heating & lighting	2,916		2,478	
insurance	<u>5,349</u>		<u>5,048</u>	
		11,104		9,045
Manse - repairs & insurance	1,021		673	
council tax	<u>-</u>		<u>1,612</u>	
		1,021		2,285
Other items - Taxis	144		200	
Telephone, printing & stationery	1,709		1,285	
Organ & music	1,404		312	
Miscellaneous expenses	1,245		375	
Investment registrar's charges	120		78	
Donations	306		-	
Professional fees	<u>4,782</u>		<u>1,152</u>	
		<u>9,710</u>		<u>3,402</u>
Total General expenditure			<u>36,694</u>	<u>49,585</u>
<b>(Deficit) for year before sale of investments</b>			<b><u>1,419</u></b>	<b><u>(6,748)</u></b>

This page does not form part of the statutory financial statements