

**The Church of Scotland**



**Lomond Parish Church**



**ANNUAL REPORT 2019**

**INCLUDING**

**RECEIPT AND PAYMENT ACCOUNTS**

**Congregation No : 18 12 27**

**Scottish Charity No : SC001268**

**OSCR**

Scottish Charity Regulator  
[www.oscr.org.uk](http://www.oscr.org.uk)

Registered Charity  
SC001268

## TRUSTEES' ANNUAL REPORT YEAR ENDING 31 DECEMBER 2019

The Trustees present the annual report and accounts for Lomond Parish Church. Lomond Parish Church was formed on 18 September 2019 following the union of Alexandria Parish Church (18 11 74) with Jamestown Parish Church (18 12 03). The OSCR number SC001268 (Alexandria Parish Church) is the Continuing Congregation for OSCR Registration purposes.

### Reference and Administrative Information

Charity Name: Lomond Parish Church  
Charity Registration Number: SC001268  
Congregation Reference No: 18 12 27  
Contact Address: The Church Office  
Lomond Parish Church  
1 Lomond Road  
Alexandria, G83 8RJ

Website: [www.lomondparishchurch.org.uk](http://www.lomondparishchurch.org.uk)

### Trustees

|            |            |            |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
|------------|------------|------------|

# Former Session members from Alexandria Parish (SC001268)

\* Former Session members from Jamestown Parish (SC012346)

### Principal Office-bearers

[REDACTED]

### Independent Examiner

[REDACTED]

### Bankers

[REDACTED]

## Statistical Return 31 December 2019

|  |     |
|--|-----|
| Communicants on Church Roll                                | 362 |
| Average worshippers in church                              | 148 |
| Children and Young Adults involved in life of Congregation | 22  |
| Number of Office Bearers                                   | 36  |
| Number of Baptisms   | 5   |
| Number of Weddings   | 1   |
| Number of Funerals   | 19  |

## SERVICES OF WORSHIP

**Sunday** 11:30 Public Worship  
 1<sup>st</sup> Sunday February & June & October, at 11:30 and 15:00  
**Sacrament of Holy Communion** is celebrated  
 11:30 Sunday school meets during worship

**Wednesday (Alt)** 18:30 **Charis – Prayer Group**

**3<sup>rd</sup> Thursday** of every month 15:00 – Service at *Balquhiddier House Care Home*

## HALL USERS

|                 | <b>Main Hall</b>  | <b>Small Hall</b>   | <b>Lennox Hall</b>   |
|-----------------|---|---|--|
| <b>Monday</b>   | Tai Kwan Do<br>Badminton  | Guilds Together (Bi Monthly)<br>VOL SNP (Bi Monthly)                            | Indoor Bowls<br>Rainbows   |
| Tuesday         | Lomond School of Dance  | The Guild (fortnightly)<br>Lomond School of Dance<br>Dumbarton SWI (Bi Monthly) | 2 <sup>nd</sup> Balloch Brownies<br>2 <sup>nd</sup> Balloch Guides |
| Wednesday       | Bite & Blether Lunch Club (1 <sup>st</sup> & 3 <sup>rd</sup> )<br>Girls Brigade | Girls Brigade   | 1 <sup>st</sup> B Balloch Brownies                                 |
| <b>Thursday</b> | Line Dancing<br>Tigers Tai Kwan Do<br>Loch Lomond Young Farmers (Occasional)    | Painting Class<br>Lomond School of Dance<br>Thursday Group                      | Urbaniks<br>3 <sup>rd</sup> Vale Brownies                          |
| <b>Friday</b>   | Lomond School of Dance  | Lomond School of Dance  | Urbaniks   |
| <b>Saturday</b> |   | Bookroom & Fairtrade Café (2 <sup>nd</sup> & 4 <sup>th</sup> )                  | Urbaniks   |

Lees School of Dance has use of the Lennox Hall Annexe throughout the year

## **TRUSTEES' ANNUAL REPORT – YEAR ENDING 31 DECEMBER 2019**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

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

#### **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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

The Kirk Session, which meets eight times a year, is responsible for spiritual affairs and temporal affairs within the church. Under the Unitary Constitution, the work of the Congregation is undertaken by delegating certain responsibilities to the Finance, Property, Mission & Outreach, Pastoral and Communication Teams.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

## **ACHIEVEMENTS AND PERFORMANCE**

### **ANNUAL REVIEW**

It's been a great year.... At least for me, as the Locum Minister! From that first Sunday on the 26<sup>th</sup> January 2019 the impressive welcome which everyone receives, the smiles, handshakes and chat make visitor, stranger or regular feel at home.

I have been impressed by the organisation and the work done by the individual teams charged with differing responsibilities ranging for the financial and property oversight and scrutiny through to our social and welfare commitments and activities. It was great to receive our Gold Award from Eco Congregation Scotland, recognising outstanding achievement in looking after God's earth.

I have also been impressed by the desire of office bearers and team leaders to be part of the community and to serve the community. With what is arguably the best suite of halls in the area, the trustees are keen that the community makes use of those facilities. Many community groups meet in the halls. Concerts, charitable and social events have been arranged. Community groups have used the church itself for public meetings. I chaired a well-attended hustings meeting prior to the last election. Trustees have also made it clear that the church is open to the community for funerals and weddings and is open without discrimination.

I have always been aware that change was on the horizon with the proposed union of Alexandria and Jamestown churches and commend all those who were part of the teams who worked towards the union on 17<sup>th</sup> September. Not always easy but I commend them for the way they worked to bring together the financial and organisational structures of two separate entities. +

So now Lomond (as the Interim Moderator)!.... Suddenly an influx of many well kent faces joining on a Sunday morning and swelling the "songs of praise". I am honoured to be acting as your Interim Moderator and Locum and delighted to be joined by Donald Campbell who in his short time has made such a contribution to our worship , pastoral issues and organisation of the church. Though his initial remit was to the pastoral concerns he has, of his own volition, involved himself completely in the life and worship of the church.

There is much that is positive, a full church, a happy and financially stable congregation, an organisation that is well run with appropriate checks and balances to ensure financial probity.

Since the union I have made a few changes to what happens on a Sunday in order to reflect the different practices of the two congregations.

I am looking forward to an exciting 2020 when we expect to enjoy the efforts of the new integrated working teams, and when we begin to plan towards the calling of a full-time minister. I repeat the mantra whatever we do we must do it TOGETHER. I make one plea on behalf of both myself and Donald. We would expressly ask if you have any concerns, no matter how trivial please speak to us directly. We are here to both lead and to serve and your comments given directly will be appreciated.

On behalf of both us a big thank you to you all. We will do our best to make this a great and exciting year for Lomond Parish Church.

  
*Interim Moderator*

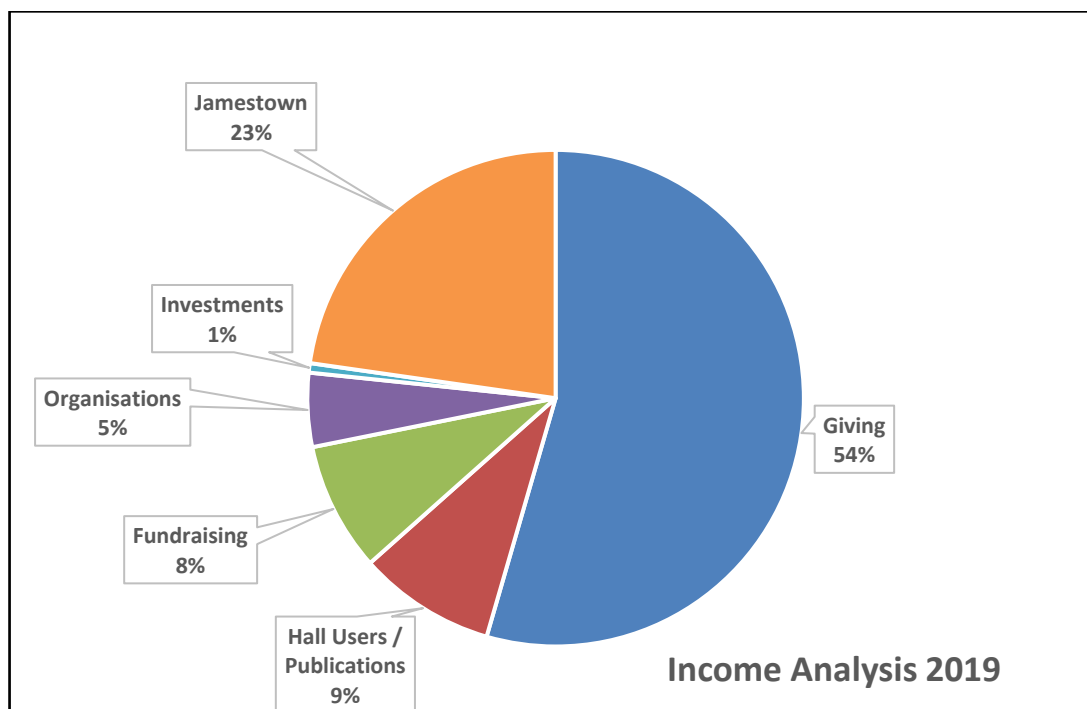
## **FINANCIAL REVIEW**

This annual financial report has been directly prepared from our Finance Co-ordinator software, which complies with Church of Scotland and 2015 OSCR requirements. The financial balances are from Alexandria Parish from 1/01/19 – 17/09/19 and from Lomond Parish Church from 18/09/19 – 31/12/19. Comparable data is for Alexandria in 2018. Funds from Jamestown Parish Church were added on 18/09/19 to Lomond Parish Church as per guidance from Church of Scotland. These accounts do not include those of Jamestown for the part year, which are not required by OSCR. They have been prepared and presented to Presbytery and Church of Scotland Headquarters.

At the union of the two churches a new version of Finance Co-ordinator for Lomond Parish Church was commenced with ongoing funds from Alexandria. The financial assets from Jamestown were added as a one-off donation equivalent to 23% of our income (per guidance from Church of Scotland Treasurer). Claims were made to HMRC for Gift Aid against previous charity numbers, which has resulted in increased income for 2019, that

would have been claimed in 2020, thus our Gift Aid receivable Asset at year end is considerably smaller covering 3.5 months (Sept – Dec).

## **Income**



## **Giving**

The Church's main income is from the regular giving of its members – by Standing Orders (80); Free Will Offering Envelopes (80) and plate donations. Giving for the year is £57,430. Where members are taxpayers and have signed a Gift Aid form, we claim back 25p in the £ from HMRC as Gift Aid Contributions. We also claim the Gift Aid Small Donations Scheme (GASDS) for anonymous giving on amounts under £30, in the open plate, flower box, penny jars and other anonymous donations for the Lomond Road site. The tax recovered by Alexandria, Jamestown and Lomond was £24,471. When we exclude the one-off funds transfer from Jamestown, 70% of regular income was from giving in 2019, due to the higher return from HMRC.

## **Contributions from Congregational Organisations**

The organisations raise funds through a variety of community activities and events attracting non-church members to their fellowship. Following the union there was a merger of the Guilds and an additional Indoor Bowls Club. Throughout the period organisations transferred money to the General Fund to cover hall use. We are grateful to the leaders of the organisations who provide outreach and fellowship throughout the year. Organisational income was £7,680 in 2019 (includes all Indoor Bowling Club funds from September).

Church organisations contributed £7,034 directly to general funds in 2019 as detailed below:

|                |        |
|----------------|--------|
| Badminton Club | £370   |
| Bookroom       | £1,175 |
| Guild          | £2,600 |
| Line Dancing   | £400   |

|                           |        |
|---------------------------|--------|
| Thursday Group            | £150   |
| Girls' Brigade            | £100   |
| Bite & Blether Lunch Club | £2,239 |

**Fund Raising**

8% of our income arose from regular Fund Raising and special events. Every week a **tea fellowship** runs after the church service, which allows members to meet visitors and tourists attending the service and provides an opportunity to browse the books, cards and local free-range eggs (7,760 eggs contributed £388). The many cups of tea and coffee served during the year and the donation of **Penny Jars** raised £1,617 for the general fund. We collect used clothes throughout the year for **Ragbag** clothes recycling, which raised £381. The fortnightly Book Room and Fair-Trade Café continues to run throughout the year with an increase in income of 4%.

Special fundraising events of **Plant sales; Eco Fayre** and **Advent Market** generated an additional £5,856. Our fundraising and social events are well supported by the community and it is heartening to see people returning throughout the year to different events. We are grateful to the volunteers who organised and manned these events – many hands do lighten the load. Fundraising ideas which facilitate social interaction are always welcome.

**Hall Use**

Following the Union, we have increased hall users with the addition of the Lennox Halls. Our halls are well used by the community, particularly youth organisations and dancing schools in the Lennox Halls. £10,340 was received for the use of Lomond Road Halls and the 3 months of Lennox Hall. An additional payment (£899) for use of Lomond Road in 2018 was received in January 2019, making the net receipts for Hall Use in 2019 £9,441.

**Investment Income**

Jamestown Investment Assets (Church of Scotland Investors Trust 3,270 Units Growth Fund and 129 Units in M&G Equities Investment Fund for Charities) were transferred to the united Church on 18<sup>th</sup> September

Investment Income returns with the Church of Scotland Investors Trust maintained their performance from 2018. There was a return of 0.86 % on the £38,967 held in the Deposit Fund; the Growth fund provided a yield of 3.4% on the Alexandria General Purposes and Jamestown Kirk Session Fund.

The united church holds 36,755 shares in the General Trustees Consolidated Fabric Fund Capital Account which have increased in value by 9.5% during 2019 and paid a dividend of 5.21p per share paid. It also holds £55,374 in the Consolidated Fabric Fund – Revenue, this has been income from property and land sales over the years and the income from the let of the Manse at Kessog Gardens is paid to this fund. The congregation can draw on this income to reimburse insurance, energy and other fabric related costs. The investment income through the Church of Scotland General Trustees is higher than can be obtained elsewhere. Our total reserves in Consolidated Fabric Fund are £114,549.

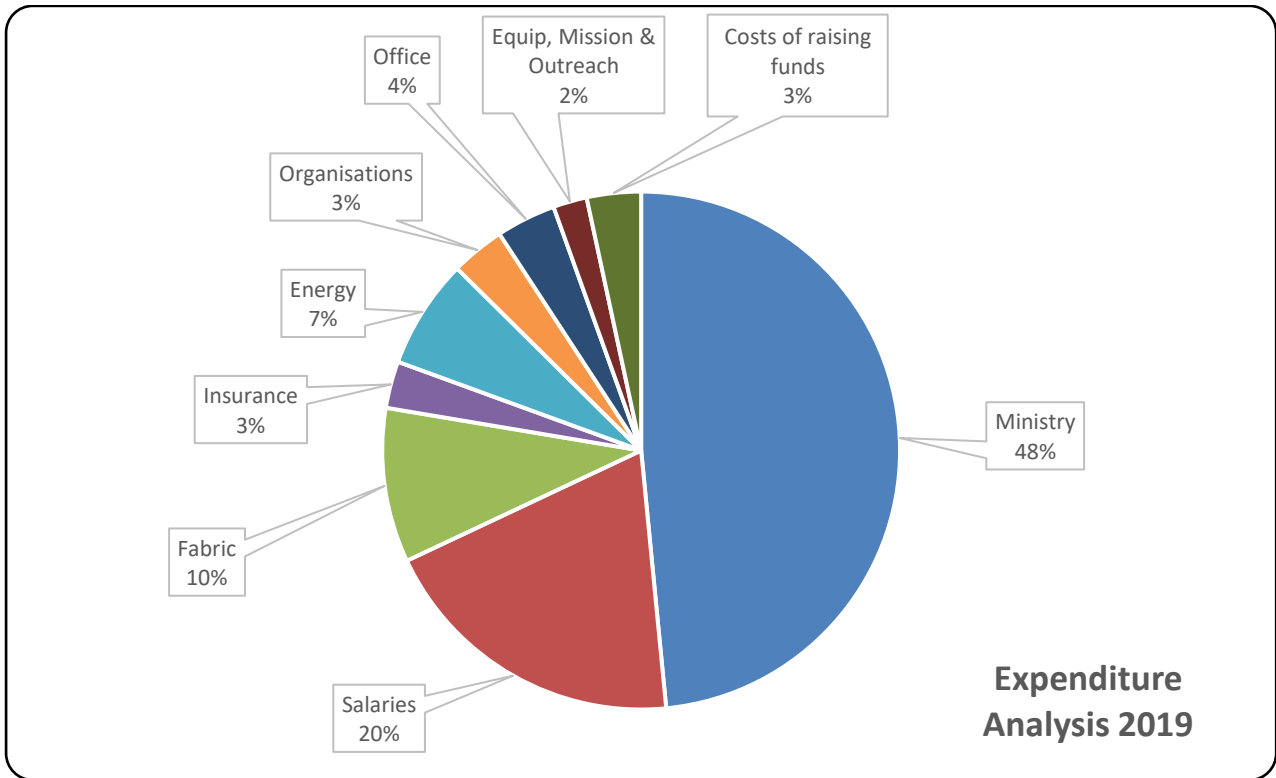
The M&G Equities Investment Fund (gifted from Robert Urie Trust) increased by 17% giving a better rate of return than in 2018, the yield being 5%. Our combined holding in

this fund has doubled as the original Trust was split among the 4 Church of Scotland Congregations within the Vale of Leven.

The bank interest has almost tripled due to the increased reserves held in the savings account through HMRC Gift Aid being pulled down early and organisational accounts rationalisation.

**Expenditure**

Our total expenditure for 2019 was £100,458 which was allocated as in the chart below.



**Charitable Activities**

This covers cost of parish ministry (including locum costs, travel expenses), Presbytery dues, Council Tax for Manse and it is our highest percentage spend at 48%. Each Church of Scotland congregation must pay its share of the Ministries and Mission Contributions and an allowance is made for Vacancy to cover part time locum costs. Alexandria and Jamestown were both in vacancy and attracted full vacancy allowance until our Union in September. Following the Union and linkage with Kilmarnock-Gartocharn a single vacancy allowance is shared between the United charge (79%) and the linked charge (21%). Our total allocation for 2019 was £41,647 which included the reduction with the Presbytery Discretionary scheme for the Lunch Club Co-ordinator post of £3,500. From our full allocation of £45,147, 86% (£38,826) is the contribution towards the costs of providing ministers and parish workers in communities throughout Scotland and the Presbytery of England. The additional 14% (£6,321) goes to Mission and Renewal activities across the Church of Scotland. Our Combined Average Income Base, on which our proportion of Ministry & Mission is calculated, is £116,864 (rolling average over past



3 years for Alexandria and Jamestown with a reduction reflecting the likely reduced income following Union). In addition to the payments for Ministry & Mission we had £9,998 in locum costs (Sunday + 1 day for Alexandria and Sunday + 2 days for Lomond). Additional Ministry costs for Sunday + 1 day are being paid directly from the Ministries Fund for the additional pastoral work with 2 Congregations being United and 1 rural linked charge. Moving into 2020 we will have cost sharing arrangements with the linked charge.

### **Salary & Professional Fee Costs**

This includes the fees for Music Professionals – organist and choir leader, Administrator, Cleaner and the Lunch Club Co-ordinator post which was part (70%) funded through the Presbytery Discretionary Fund. Salary and professional fee rates increased with inflation, but the Administrator hours reduced by 40%. 20% of our expenditure (£19,754) covers these costs.

### **Office Costs**

These have increased due to higher print volumes and the need to replace printer components. Higher print volumes are requiring us to review our printing facilities. We installed superfast broadband into Lomond Road renewing the broadband contract at a lesser cost than previous telephone contract.

### **Insurance**

With the Union of the churches there has been some savings in the Insurance costs with the Church of Scotland Insurance Scheme through single rather than double payments on public liability and financial cover. The replacement cover of Jamestown church has been removed in agreement with the General Trustees. Additional requirements to maintain empty buildings have added additional heating costs and volunteer costs in checking the building on a weekly basis. Insurance costs have been grouped with the Fabric Expenditure.

### **Fabric Expenditure**

Our fabric spends this year of £9,687 covered general maintenance and repairs, and some groundwork in getting Ledrish Avenue Manse ready for sale. The largest spend (£4,542) was on relining the car park and carrying out drainage works at the entrance. The central heating pump in the Church had to be replaced at a cost of £1,393. Painting works were carried out at Lennox Halls at a cost of £744. Following the union new signage for Lomond Road and Lennox Hall was purchased.

Both sites continue with Scottish Hydro for dual fuel as part of the Church of Scotland energy contract. Our energy costs have increased due to the insurance requirement to maintain an empty manse at 12°C. The energy used in Lomond Road Complex remains at a similar level to 2018. Also included in the energy spend is the cost of gas and electricity for Lennox Halls and the cost of heating the empty Jamestown church building. Smart meters for gas have been installed in Lomond Road and Lennox Halls. Electricity supply is changing in September 2020 under the energy contract. Energy costs are 7% of our expenditure.

### **Costs of Generating Funds**

This covers fund-raising expenses, the egg costs, Life & Work costs and social expenditure (e.g. Caterers). This made up 3% of our expenditure covering 9 doz eggs

per week, 20 Life & Work each month, £829 bedding plants for plant sale, £900 for Burns Supper Caterers, but is more than balanced by related income.

### **Equipment, Mission & Outreach**

This remained at a similar level to previous years. A wheelchair was purchased to replace the Ambu chair which had become rusty and difficult to use, an additional filing cabinet was bought to hold music transferring from Jamestown, an additional vacuum cleaner for the church and new mugs were obtained for the kitchen. Our choir (now with 20 members) need to buy additional copies of music. Outreach payments have been made to the Presbytery Holy Land Bursary scheme, Eco Congregation Scotland and Benevolent Fund payments.

### **Organisation Expenses**

This covers 3% of overall expenditure, where Organisations pay for speakers, refreshments, biscuits, fees to central organisation (Guild), etc. All Organisations will transfer funds to the general fund as a donation towards their energy and hall use costs.

### **Year End Position**

At the end 2019 we are showing a positive balance (gain) in year of £53,379, which includes the transfer of Jamestown financial assets of £34,914. If these are excluded the actual gain for the year is £18,465. This is unusually high due to the extra Gift Aid claims and limited spending while the merging of 2 different Congregations is completed. Car parking for the larger congregation is proving an issue and we know that fabric spend will be required to integrate some of the stained glass from Jamestown church to Lomond Road. We were unable to undertake the planned exterior painting of Lomond Road during the summer due to lack of Contractors willing to undertake the job. The completion of the sale of the Manse at Ledrish was delayed until January 2020 and the Trustees (Lomond & Kilmarnock-Gartocharn) will need to ensure a suitable manse is available for a new minister.

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end, the Church held unrestricted funds of £51,645 and designated funds of £13,545 which £6,438 had been designated for fabric fund and £3,961 for equipment replacement. The church normally maintains one month's expenditure (£12,000) for cash flow credit balance within the general account. The church also held £18,335 of restricted funds within the Benevolent Fund, Kirk Session Projects and Graves & Memorial Funds.

Organisational Funds amount to £6,493, these are for the purposes specified in Note 2.

£61,622 is held in Investments in Church of Scotland Investors Trust (page 13) and The Church of Scotland General Trustees hold £114,549 in the Consolidated Fabric Fund (Appendix). These reserves are held for fabric maintenance and developments, energy and insurance costs.

The church also holds a legacy investment from the Robert Urie Trust of 258 Units in M&G Equities Investment Fund for Charities valued at £4,284 at year end.

## **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, on request, 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,

  
**Session Clerks**  
**Date 24 February 2020**

**Independent Examiner's Report to the Trustees of Alexandria Parish Church - SC001268**

I report on the accounts of the charity for the year ended 31 December 2019 which are set out on pages 12 to 19.

**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 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

Name: [REDACTED]  
Professional Qualification /Professional Body: ICAS  
Address: [REDACTED]  
[REDACTED]

Date: 30 March 2020

**Receipts and Payments Account** (from Finance Co-ordinator v4 rounded £s)

**Statement of Financial Activities - For 01 January 2019 to 31 December 2019**

|  | Funds          | Unrestricted   | Designated    | Restricted     | TOTAL FUNDS   |      |
|--|----------------|----------------|---------------|----------------|---------------|------|
|  | Lomond         | Lomond         | Lomond        | Lomond         | 2019          | 2018 |
|  | £              | £              | £             | £              | £             | £    |
| <b>Income from:</b>                              |                |                |               |                |               |      |
| Donations and legacies                           | 83,409         | —              | 251           | 83,660         | 61,215        |      |
| Income from charitable activities                | 11,180         | 1,716          | —             | 12,896         | 14,117        |      |
| Other trading activities                         | 13,747         | —              | —             | 13,747         | 9,771         |      |
| Investments                                      | 679            | —              | 261           | 940            | 459           |      |
| Jamestown Assets                                 | 23,160         | —              | 11,754        | 34,914         | —             |      |
| Organisational Income                            | —              | 7,680          | —             | 7,680          | 6,746         |      |
| <b>Total income</b>                              | <b>132,175</b> | <b>9,396</b>   | <b>12,266</b> | <b>153,837</b> | <b>92,309</b> |      |
| <b>Expenditure on:</b>                           |                |                |               |                |               |      |
| <b>Raising funds</b>                             | <b>3,397</b>   | <b>—</b>       | <b>—</b>      | <b>3,397</b>   | <b>3,532</b>  |      |
| <b>Charitable activities</b>                     |                |                |               |                |               |      |
| Ministry   | 48,677         | —              | —             | 48,677         | 45,180        |      |
| Prof Fees and Salaries                           | 19,639         | —              | —             | 19,639         | 20,596        |      |
| Office & Admin                                   | 3,745          | —              | —             | 3,745          | 2,961         |      |
| Fabric & Insurance                               | 5,223          | 7,309          | 92            | 12,624         | 6,589         |      |
| Energy Costs                                     | 6,873          | —              | —             | 6,873          | 4,997         |      |
| Mission & Outreach                               | 999            | —              | 22            | 1,021          | 890           |      |
| Equipment  | 788            | 313            | —             | 1,101          | 542           |      |
| <b>Sub Total</b>                                 | <b>85,944</b>  | <b>7,622</b>   | <b>114</b>    | <b>93,680</b>  | <b>81,755</b> |      |
| <b>Organisational Payments</b>                   | <b>—</b>       | <b>3,381</b>   | <b>—</b>      | <b>3,381</b>   | <b>2,528</b>  |      |
| <b>Total expenditure</b>                         | <b>89,341</b>  | <b>11,003</b>  | <b>114</b>    | <b>100,458</b> | <b>87,815</b> |      |
| <b>Net inc / (exp) resources before transfer</b> | <b>42,834</b>  | <b>(1,607)</b> | <b>12,152</b> | <b>53,379</b>  | <b>4,494</b>  |      |
| <b>Transfers</b>                                 |                |                |               |                |               |      |
| Gross transfers between funds - in               | 2,786          | 7,305          | 500           | 10,592         | 3,650         |      |
| Gross transfers between funds - out              | (6,572)        | (4,020)        | 0             | -10,592        | -3,650        |      |
| <b>Net movement in funds</b>                     | <b>39,050</b>  | <b>1,677</b>   | <b>12,652</b> | <b>53,379</b>  | <b>4,494</b>  |      |
| <b>Reconciliation of funds</b>                   |                |                |               |                |               |      |
| Total funds brought forward                      | 12,595         | 18,360         | 5,683         | 36,638         | 38,560        |      |
| <b>Total funds carried forward</b>               | <b>51,645</b>  | <b>20,037</b>  | <b>18,335</b> | <b>90,017</b>  | <b>43,054</b> |      |

**BALANCE SHEET (Church of Scotland)**

|  | <b>31/12/19</b> | <b>31/12/2018</b> |
|--|-----------------|-------------------|
|  | <b>£</b>        | <b>£</b>          |
| <b>Current assets</b>                      | <b>LOMOND</b>   | <b>ALEXANDRIA</b> |
| Cash at bank and in hand RBS               | 49,235          | 37,460            |
| CLYDESDALE                                 | 35,369          |                   |
| Organisations                              | 5,413           |                   |
| <b>Liabilities</b>                         | <b>90,017</b>   |                   |
| Creditors: Amounts falling due in one year | —               | 822               |
| <b>Total net assets less liabilities</b>   | <b>90,017</b>   | <b>36,638</b>     |
| <b>Funds of the church</b>                 | <b>90,017</b>   | <b>36,638</b>     |

Jamestown Financial Assets of Unrestricted general fund £3,887; Unrestricted reserve £19,273, Restricted Benevolent Fund of £6,004; Restricted Kirk Session Project Fund of £5,750 and Designated Indoor Bowls Organisational Fund of £294 were added to Alexandria Funds on 18<sup>th</sup> September 2019 at the Union. Fund detail in note 2

**Investments at market value**

**Church of Scotland Investors Trust**

**Deposit Fund**

|                                | This year     | Last year     |
|--------------------------------|---------------|---------------|
|                                | £             | £             |
| Fabric Fund                    | 14,500        | 14,500        |
| Property Fund                  | 13,487        | 13,487        |
| Fabric Reserve Fund            | 3,880         | 3,880         |
| Flower Fund                    | 100           | 100           |
| Congregational Purposes (Kerr) | 7,000         | 7,000         |
|                                | <b>38,967</b> | <b>38,967</b> |

**Growth Fund**

790 Units Growth Fund (Alexandria) unit value £5.58

Investment at cost £445

Market value at 1 January 3,887 4,029

Unrealised gain / (loss) on investments 521 (142)

**Market value at 31 December** **4,408** **3,887**

**Church of Scotland Investors Trust** **TOTAL** **43,375** **42,854**

**Robert Urie Trust** - 129 Units each (258 units) M&G Equities

Investment Fund for Charities

Market Value at 31 December 2019 (unit value £16.6069) **2,142** **1,837**

**TOTAL INVESTMENTS** **45,517** **44,691**

**INVESTMENT TRANSFER FROM JAMESTOWN 18/9/19**

**Church of Scotland Investors Trust**

3,270 Units Growth Fund (Jamestown) unit value £5.58

Investment at cost £1,696

Market value at 1 January 16,088 16,667

Unrealised gain / (loss) on investments 2,159 (579)

**Market value at 31 December** **18,247** **16,088**

**Robert Urie Trust** - 129 Units each (258 units) M&G Equities

Investment Fund for Charities

|  |               |               |
|--|---------------|---------------|
| Market Value at 31 December 2019 (unit value £16.6069) | <u>2,142</u>  | <u>1,837</u>  |
|  | <b>20,389</b> | <b>17,925</b> |

**ASSETS**

|                     |              |               |
|---------------------|--------------|---------------|
| Gift Aid Receivable | <b>4,500</b> | <b>10,900</b> |
|---------------------|--------------|---------------|

The accounts were approved by the Trustees on 24/02/2020.

For and on behalf of the Trustees

\_\_\_\_\_ **Session Clerk (s)**

\_\_\_\_\_ **Treasurer**

**NOTES TO THE ACCOUNTS**

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

During the year Mrs Doreen Lowe who is a member of the Kirk Session, received £3,349 for providing her services as administrator.

In addition, Mrs Sheila Galbraith who is a member of the Kirk Session, received £2,292 for providing her services as choir leader during the year.

In addition, Dr Iain Galbraith who is a member of the Kirk Session, received £4,023 for providing his services as organist during the year.

No Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered by the charity during the year.

**2. Fund Movement by type**

**Purposes of Designated Funds**

**Fabric Fund:** The Trustees have set aside funds for the upkeep of the fabric of the Church; Halls and Manse buildings.

**Sunday School Fund:** The Trustees have set aside funds for use by the Sunday School.

**Music Fund:** Trustees have set aside funds for the purchase of music resources for use in worship.

**Flower Fund:** Trustees have set aside funds for the purchase of flowers to enhance the sanctuary.

**Equipment Fund:** This is a fund to be used towards the purchase of equipment to facilitate the work of the church.

**Organisations** have funds to carry out their organizational aims which will include charitable activities, as detailed in annual report.

**Purposes of Restricted Funds**

**Benevolent Fund:** This is a fund to provide charitable resources within the parish.

**Graves & Memorials:** This fund is to provide for the upkeep of war memorial in the church grounds.

**Kirk Session Projects:** This is a fund to provide funds for the special projects identified by the Kirk Session

**LOMOND PARISH CHURCH SC001268**

|   | <b>Opening</b> | <b>Incoming</b> | <b>Outgoing</b> | <b>Transfers</b> | <b>Closing</b> |
|---|----------------|-----------------|-----------------|------------------|----------------|
| <b>General - General fund</b>             |                |                 |                 |                  |                |
| Unrestricted                              | £12,595        | £132,175        | £89,341         | (£3,785)         | £51,645        |
| <b>FabrF - Fabric Fund</b>                |                |                 |                 |                  |                |
| Designated                                | £6,984         | —               | £7,308          | £6,762           | £6,438         |
| <b>EquipF - Equipment Fund</b>            |                |                 |                 |                  |                |
| Designated                                | £3,961         | —               | —               | —                | £3,961         |
| <b>SocFndF - Social &amp; Fundraising</b> |                |                 |                 |                  |                |
| Designated                                | £1,528         | £1,716          | £99             | —                | £3,145         |
| <b>FlwF - Flower Fund</b>                 |                |                 |                 |                  |                |
| Designated (O)                            | £1,317         | £1,337          | £1,219          | (£500)           | £934           |
| <b>SunSchF - Sunday School</b>            |                |                 |                 |                  |                |
| Designated (O)                            | £650           | £471            | £296            | —                | £824           |
| <b>MusF - Music Fund</b>                  |                |                 |                 |                  |                |
| Designated (O)                            | £141           | —               | £215            | £543             | £469           |
| <b>GUDF - Guild</b>                       |                |                 |                 |                  |                |
| Designated (O)                            | £3,547         | £3,947          | £1,239          | (£2,600)         | £3,655         |
| <b>LnDncF - Line Dancing</b>              |                |                 |                 |                  |                |
| Designated (O)                            | £11            | £529            | £83             | (£400)           | £58            |
| <b>ThGrpF - Thursday Group</b>            |                |                 |                 |                  |                |
| Designated (O)                            | £195           | £397            | £263            | (£150)           | £179           |
| <b>BdmClbF - Badminton Group</b>          |                |                 |                 |                  |                |
| Designated (O)                            | £26            | £372            | —               | (£370)           | £28            |
| <b>BowlsCl - Bowling Club</b>             |                |                 |                 |                  |                |
| Designated (O)                            | £0             | £627            | £281            | —                | £346           |
| <b>BenevF - Benevolent Fund</b>           |                |                 |                 |                  |                |
| Restricted                                | £4,731         | £6,255          | £22             | —                | £10,964        |
| <b>GrMemF - Graves &amp; Memorials</b>    |                |                 |                 |                  |                |
| Restricted                                | £952           | —               | £92             | £500             | £1,360         |
| <b>KSP -Kirk Session Projects</b>         |                |                 |                 |                  |                |
| Restricted                                | £—             | £6,011          | —               | —                | £6,011         |
| <b>Grand total</b>                        | <b>£36,638</b> | <b>£153,837</b> | <b>£100,458</b> | <b>—</b>         | <b>£90,017</b> |



3. Analysis of income and expenditure

| Receipts                          | Unrestricted   |        | Designated   |       | Restricted    |       | Total          |               |
|-----------------------------------|----------------|--------|--------------|-------|---------------|-------|----------------|---------------|
|                                   | LOMOND         | ALEX.  | LOMOND       | ALEX. | LOMOND        | ALEX. | 2019           | 2018          |
| Donations and Legacies            | £              | £      | £            | £     | £             | £     | £              | £             |
| 1101 - Freewill Offering          | 3,657          | 6,017  | —            | —     | —             | —     | 9,674          | 7,959         |
| 1103 - Gift Aid Donations         | 15,452         | 25,708 | —            | —     | —             | —     | 41,160         | 35,774        |
| 1105 - Plate - GASDS              | 2,458          | 4,138  | —            | —     | —             | —     | 6,596          | 5,367         |
| 1195 - Benevolent (GASDS)         | —              | —      | —            | —     | 84            | 167   | 251            | 274           |
| 1110 - Organisations              | 100            | 100    | —            | —     | —             | —     | 200            | 100           |
| 1170 - Unrestricted Legacy        | —              | 1,000  | —            | —     | —             | —     | 1,000          | 0             |
| 1104 - Tax Recovered              | 10,881         | 13,590 | —            | —     | —             | —     | 24,471         | 10,891        |
| 1106 - Donations (NoGASDS)        | 308            | —      | —            | —     | —             | —     | 308            | 850           |
| Donations and Legacies Totals     | 32,856         | 50,553 | —            | —     | 84            | 167   |                |               |
| <b>Combined</b>                   | <b>83,409</b>  |        |              |       | <b>251</b>    |       | <b>83,660</b>  | <b>61,215</b> |
| Income from charitable activities |                |        |              |       |               |       |                |               |
| 1125 - Funerals                   | 70             | 1,110  | —            | —     | —             | —     | 1,180          | 640           |
| 1126 - Weddings                   | —              | —      | —            | —     | —             | —     | —              | 320           |
| 1160 - Miscellaneous              | 75             | 234    | —            | —     | —             | —     | 309            | 26            |
| 1165 - Lunch Club                 | 528            | 1,711  | —            | —     | —             | —     | 2,239          | 2,008         |
| 1120 - Regular Fundraising        | 174            | 247    | 491          | 1,225 | —             | —     | 2,137          | 1,897         |
| 1181 - Bookroom                   | 438            | 737    | —            | —     | —             | —     | 1,175          | 1,127         |
| 1182 - Summer Event               | —              | 1,419  | —            | —     | —             | —     | 1,419          | 1,859         |
| 1183 - Advent event               | 1,686          | —      | —            | —     | —             | —     | 1,686          | 1,774         |
| 1184 - Fund raising event         | —              | 2,751  | —            | —     | —             | —     | 2,751          | 4,466         |
| Charitable Activities Totals      | 2,971          | 8,209  | 491          | 1,225 | —             | —     |                |               |
| <b>Combined</b>                   | <b>11,180</b>  |        | <b>1,716</b> |       |               |       | <b>12,896</b>  | <b>14,117</b> |
| Other trading activities          |                |        |              |       |               |       |                |               |
| 1127 - Gross Trading Receipts     | 382            | 1,932  | —            | —     | —             | —     | 2,314          | 1,860         |
| 1150 - Use of Premises            | 4,802          | 5,538  | —            | —     | —             | —     | 10,340         | 7,026         |
| 1161 - Publications               | 450            | —      | —            | —     | —             | —     | 450            | 250           |
| 1162 - Life and Work Income       | —              | 643    | —            | —     | —             | —     | 643            | 635           |
| Other trading activities Totals   | 5,634          | 8,113  | —            | —     | —             | —     |                |               |
| <b>Combined</b>                   | <b>13,747</b>  |        |              |       |               |       | <b>13,747</b>  | <b>9,771</b>  |
| Investments                       |                |        |              |       |               |       |                |               |
| 1140 - Bank Interest              | 33             | 45     | —            | —     | —             | —     | 78             | 23            |
| 1130 - Investment Income          | 312            | 289    | —            | —     | 261           | —     | 862            | 436           |
| Investments Totals                | 345            | 334    | —            | —     | —             | —     |                |               |
| <b>Combined</b>                   | <b>679</b>     |        |              |       | <b>261</b>    |       | <b>940</b>     | <b>459</b>    |
| Other Income                      |                |        |              |       |               |       |                |               |
| 1175 - Jamestown assets           | 23,160         | —      | —            | —     | 11,754        | —     | 34,914         | —             |
| 1199 - Organisational Receipts    | —              | —      | 7,680        | —     | —             | —     | 7,680          | 6,746         |
| <b>Income Grand totals</b>        | <b>132,175</b> |        | <b>9,396</b> |       | <b>12,266</b> |       | <b>153,837</b> | <b>92,309</b> |

Alexandria data to 17 September; Lomond data from 18 September. Combined figure is Alexandria plus Lomond.

**LOMOND PARISH CHURCH SC001268**

**PAYMENTS**

|  | Unrestricted  |              | Designated    |          | Restricted |          | Total          |               |
|--|---------------|--------------|---------------|----------|------------|----------|----------------|---------------|
|  | LOMOND        | ALEX.        | LOMOND        | ALEX.    | LOMOND     | ALEX.    | 2019           | 2018          |
| <b>Raising funds</b>                   | £             | £            | £             | £        | £          | £        | £              | £             |
| 1230 - Fund raising expenses           | —             | 829          | —             | —        | —          | —        | 829            | 1,114         |
| 1232 - Gross Trading Payments          | 314           | 1,612        | —             | —        | —          | —        | 1,926          | 1,790         |
| 1261 - Life & Work Costs               | 321           | 321          | —             | —        | —          | —        | 642            | 628           |
| <b>Raising funds Totals</b>            | <b>635</b>    | <b>2,762</b> | <b>—</b>      | <b>—</b> | <b>—</b>   | <b>—</b> | <b>3,397</b>   | <b>3,532</b>  |
| <b>Combined</b>                        | <b>3,397</b>  |              |               |          |            |          | <b>3,397</b>   | <b>3,532</b>  |
| <b>Expend on charitable activities</b> |               |              |               |          |            |          |                |               |
| 1201 - Ministry & Mission Alloc        | 12,103        | 24,309       | —             | —        | —          | —        | 36,412         | 40,287        |
| 1209 - Presbytery Dues                 | —             | 417          | —             | —        | —          | —        | 417            | 456           |
| 1214 - Travel Expen - Minister         | 394           | 253          | —             | —        | —          | —        | 647            | 1,731         |
| 1215 - Ministers Telephone             | —             | 130          | —             | —        | —          | —        | 130            | 914           |
| 1218 - Locum Salary & Pulpit Supply    | 5,476         | 4,307        | —             | —        | —          | —        | 9,783          | 215           |
| 1225 - Council Tax Manse               | 904           | 384          | —             | —        | —          | —        | 1,288          | 1,577         |
| Ministry Subtotal                      | 18,877        | 29,800       |               |          |            |          |                |               |
| <b>Combined</b>                        | <b>48,677</b> |              |               |          |            |          | <b>48,677</b>  | <b>45,180</b> |
| 1239 – Lunch Club Co-ord + exp.        | 1,749         | 3,636        | —             | —        | —          | —        | 5,385          | 5,466         |
| 1242 – Music Professional Fees         | 1,916         | 4,789        | —             | —        | —          | —        | 6,705          | 6,423         |
| 1244 – Admin Salary                    | 1,032         | 2,317        | —             | —        | —          | —        | 3,349          | 4,612         |
| 1246 – Cleaner Salary                  | 1,400         | 2,800        | —             | —        | —          | —        | 4,200          | 4,095         |
| Prof Fees & Salaries Subtotal          | 6,097         | 13,542       |               |          |            |          |                |               |
| <b>Combined</b>                        | <b>19,639</b> |              |               |          |            |          | <b>19,639</b>  | <b>20,596</b> |
| 1250 – Printing, Stationery & CCLI     | 1,442         | 1,748        | —             | —        | —          | —        | 3,190          | 2,513         |
| 1253 – Broadband telephone             | 77            | 258          | —             | —        | —          | —        | 335            | 288           |
| 1393 – FWO Envelopes & Software        | —             | 220          | —             | —        | —          | —        | 220            | 160           |
| Office & Admin Subtotal                | 1,519         | 2,226        |               |          |            |          |                |               |
| <b>Combined</b>                        | <b>3,745</b>  |              |               |          |            |          | <b>3,745</b>   | <b>2,961</b>  |
| 1255 - Insurance Church                | 1,274         | 1,663        | —             | —        | —          | —        | 2,937          | 2,591         |
| 1300 - Fabric Maint Church             | —             | 178          | 1,393         | 444      | —          | —        | 2,015          | 1,455         |
| 1301 - Organ & Piano Maint             | 135           | 135          | —             | —        | —          | —        | 270            | 270           |
| 1302 - Cleaning Materials              | 123           | 166          | —             | —        | —          | —        | 289            | 419           |
| 1304 - Fabric Maint Hall               | —             | 433          | 168           | —        | —          | —        | 601            | 1,097         |
| 1306 - Fabric Maint Lennox             | —             | —            | 762           | —        | —          | —        | 762            | —             |
| 1308 - Fabric Maint Manse              | 62            | 670          | —             | —        | —          | —        | 732            | —             |
| 1309 - Upkeep of Grounds               | —             | 384          | —             | 4,542    | —          | 92       | 5,018          | 757           |
| Fabric & Insurance Subtotal            | 1,594         | 3,629        | 2,323         | 4,986    | —          | 92       |                |               |
| <b>Combined</b>                        | <b>5,223</b>  |              | <b>7,309</b>  |          | <b>92</b>  |          | <b>12,624</b>  | <b>6,589</b>  |
| 1311 - Gas Church                      | 292           | 3,140        | —             | —        | —          | —        | 3,432          | 3,860         |
| 1312 - Electricity Church              | 207           | 1,038        | —             | —        | —          | —        | 1,245          | 1,137         |
| 1313 - Gas - Lennox                    | 1,000         | —            | —             | —        | —          | —        | 1,000          | —             |
| 1314 - Electricity - Lennox            | 545           | —            | —             | —        | —          | —        | 545            | —             |
| 1315 - Gas Manse                       | 216           | 322          | —             | —        | —          | —        | 538            | —             |
| 1316 - Electricity Manse               | 62            | 51           | —             | —        | —          | —        | 113            | —             |
| Energy Costs                           | 2,322         | 4,551        |               |          |            |          |                |               |
| <b>Combined</b>                        | <b>6,873</b>  |              |               |          |            |          | <b>6,873</b>   | <b>4,997</b>  |
| 1263 - Web & Publicity                 | 84            | 76           | —             | —        | —          | —        | 160            | 84            |
| 1265 - Outreach                        | 150           | 150          | —             | —        | —          | 22       | 322            | 300           |
| 1280 - Miscellaneous Expenses          | 509           | 30           | —             | —        | —          | —        | 539            | 506           |
| Mission & Outreach Subtotal            | 743           | 256          |               |          |            | 22       |                |               |
| <b>Combined</b>                        | <b>999</b>    |              |               |          | <b>22</b>  |          | <b>1,021</b>   | <b>890</b>    |
| 1260 – Equipment & Music Subtotal      | 320           | 468          | 167           | 146      | —          | —        |                |               |
| <b>Combined</b>                        | <b>788</b>    |              | <b>313</b>    |          |            |          | <b>1,101</b>   | <b>542</b>    |
| <b>Charitable Activities Totals</b>    | <b>85,944</b> |              | <b>7,622</b>  |          | <b>114</b> |          | <b>93,680</b>  | <b>81,755</b> |
| <b>Organisation Expenses</b>           |               |              |               |          |            |          |                |               |
| 1394 - Organisation Payments           | —             | —            | 3,381         | —        | —          | —        | 3,381          | 2,528         |
| <b>Expenditure Grand Totals</b>        | <b>89,341</b> |              | <b>11,003</b> |          | <b>114</b> |          | <b>100,458</b> | <b>87,815</b> |

- 4** 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 £27,585 and the maximum stipend in the fifth and subsequent years - £33,899.
- 5** 2 Trustees are also Trustees of the Miss I C Kerr's Trust "To the Glory of God" per the Parish Church of Alexandria – SC017790

| <b>6 Collections for Third Parties</b> | <b>2019</b>  | <b>2018</b>  |
|--|--------------|--------------|
|  | <b>£</b>     | <b>£</b>     |
| Crossreach                             | 250          | 100          |
| CHAS - Robin House                     | 500          | —            |
| Christian Aid                          | 1,023        | 983          |
| Erskine Hospital                       | 300          | —            |
| Glasgow City Mission                   | —            | 100          |
| Maggies Centre                         | 100          | —            |
| Retirement / Leaving Gift              | 750          | 1,635        |
| Rev J McCutcheon Induction (Bus)       | 320          | —            |
| Salvation Army                         | 40           | —            |
| Talking Books, Dumbarton               | 100          | —            |
| Diabetes UK                            | —            | 32           |
| Magnus Dixon Leukaemia Appeal          | —            | 100          |
| Arin Kirilmaz Cancer Appeal            | —            | 100          |
| RSPB                                   | —            | 90           |
| World Vision UK                        | —            | 280          |
| <b>Total</b>                           | <b>3,383</b> | <b>3,420</b> |

These are collections made by members and organisations and donated to these charities. The church provides a bank lodgement and payment facility for the safe movement of money.

## APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

|  | <b>2019</b>    | <b>2018</b>    |
|--|----------------|----------------|
|  | <b>£</b>       | <b>£</b>       |
| <b>CAPITAL ACCOUNT</b>   |                |                |
| Credit Balances (Alexandria) held at 31 December at cost of 8,335 shares (Unit purchase price £1.16)           | 9,658          | 9,658          |
| Market Value of Balances (Alexandria) at 31 December:<br>Consolidated Fabric Fund – Capital (Unit price £1.61) | <b>13,419</b>  | <b>12,252</b>  |
| Credit Balances (Jamestown) held at 31 December at cost of 28,420 shares (Unit purchase price £1.14)           | 32,399         | 32,399         |
| Market Value of Balances (Jamestown) at 31 December:<br>Consolidated Fabric Fund – Capital (Unit price £1.61)  | <b>47,756</b>  | <b>41,777</b>  |
| <b>TOTAL MARKET VALUE CAPITAL ACCOUNT</b>  | <b>59,175</b>  | <b>54,029</b>  |
| <b>REVENUE ACCOUNT</b>   |                |                |
| Credit Balance (Alexandria) at 31 December:<br>Consolidated Fabric Fund - Revenue                              | 29,741         | 29,091         |
| Credit Balance (Jamestown) at 31 December:<br>Consolidated Fabric Fund - Revenue                               | 25,633         | 22,996         |
| <b>TOTAL RESERVES REVENUE ACCOUNT</b>  | <b>55,374</b>  | <b>52,087</b>  |
| <b>TOTAL RESERVES IN CONSOLIDATE FABRIC FUND</b>   | <b>114,549</b> | <b>106,116</b> |

**Notes:**

Capital and Revenue accounts are always credit balances, but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases, this will be recouped from property sale proceeds in due course.

## BUDGET 2020

| <b>Act 2019</b>              | <b>Voluntary Income</b>                         | <b>Budget 2020</b> |                 |
|------------------------------|---|--------------------|-----------------|
| £9,674                       | WFO Scheme                                      | £13,200            |                 |
| £41,160                      | Gift Aid Giving                                 | £59,400            |                 |
| £24,471                      | Tax Recovered on Gift Aid                       | £6,000             |                 |
| £6,596                       | Open Plate                                      | £9,000             |                 |
| £3,800                       | Contribution from Cong. Organisations           | £3,800             |                 |
| £1,308                       | Other   | £500               |                 |
| <b>£87,009</b>               |   |                    | <b>£91,900</b>  |
|                              | <b>Activities for Generating Funds</b>          |                    |                 |
| £10,340                      | Hall Users                                      | £17,000            |                 |
| £450                         | Printing / Publications                         | £450               | £17,450         |
|                              | <b>Investment Income</b>                        |                    |                 |
| £862                         | Income from Investments                         | £1,600             |                 |
| £78                          | Deposits  | £70                | £1,670          |
| £1,180                       | Weddings & Funerals                             | £900               |                 |
| £11,407                      | Regular Fundraising Events                      | £10,000            | £10,900         |
| £1,000                       | Other   | 0                  |                 |
| <b>£112,326</b>              | <b>Total Ordinary General Income</b>            |                    | <b>£121,920</b> |
| <b>EXPENDITURE</b>           |   |                    |                 |
| <b>Charitable Activities</b> |   |                    |                 |
| £46,497                      | Mission & Ministry + Presbytery + Locum         | £63,650            |                 |
| £2,180                       | Minister's Expenses ,Pulpit Supply, Council Tax | £3,390             | £67,040         |
| £19,639                      | Other salary / fee costs                        | £19,800            |                 |
| £9,687                       | Fabric Repairs & Maintenance                    | £9,000             |                 |
| £6,873                       | Other Buildings Costs (Energy)                  | £13,000            |                 |
| £2,937                       | Insurance                                       | £4,130             |                 |
| £3,745                       | Church Office Expenses                          | £4,000             |                 |
| £1,787                       | Equipment / outreach/ publications              | £1,200             | £51,130         |
|                              | <b>Costs of Generating Funds</b>                |                    |                 |
| £220                         | Offering Envelopes                              | £220               |                 |
|                              | Preparation of Accounts & Examination           | £800               | £1,020          |
| <b>£93,565</b>               | <b>Total Ordinary General Expenditure</b>       |                    | <b>£119,190</b> |
| £18,761                      | General Fund Surplus / (Deficit) for the year   |                    | £2,530          |