

The Church of Scotland



Lomond Parish Church



ANNUAL REPORT 2020

INCLUDING

RECEIPT & PAYMENT ACCOUNTS

Congregation No: 18 12 27

Scottish Charity No: SC001268



TRUSTEES' ANNUAL REPORT

TRUSTEES' ANNUAL REPORT YEAR ENDING 31 DECEMBER 2020

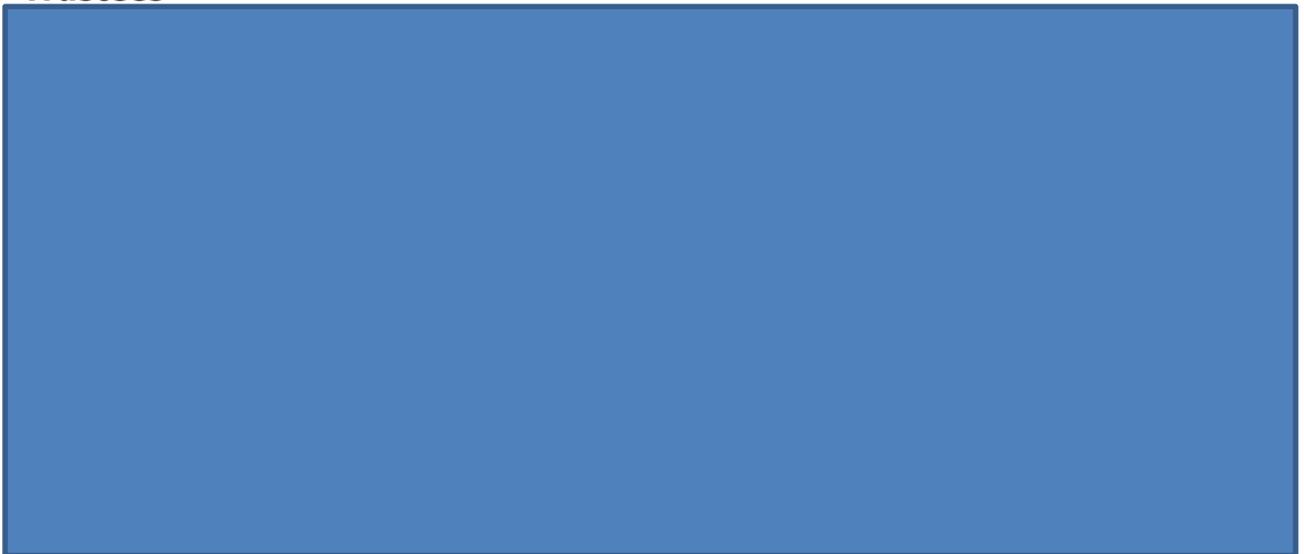
The Trustees present the annual report and accounts for Lomond Parish Church.

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

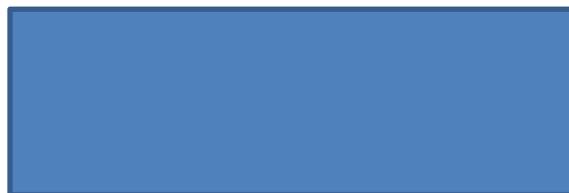
Website: www.lomondparishchurch.org.uk

Trustees



Principal Office-bearers

Interim Moderator:
Minister:
Session Clerk (s):
Church Treasurer (s):
Property Convener



Independent Examiner

Bankers
Royal Bank of Scotland



Statistical Return 31 December 2020

Communicants on Church Roll	338
Children and Young Adults involved in life of Congregation	20
Number of Office Bearers	32
Number of Baptisms	1
Number of Weddings	0
Number of Funerals	19

SERVICES OF WORSHIP

Sunday 11:30 Public Worship
 1st 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**

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

HALL USERS – PRE COVID

Church Organisations	External Regular	External Occasional
Badminton	Tai Kwon Do	Guilds Together
Indoor Bowls	Rainbows	VOL SNP
The Guild	Lomond School of Dance	Dumbarton SWI
Bite & Blether Lunch Club	2 nd Balloch Brownies	
Girls' Brigade	2 nd Balloch Guides	
Line Dancing	1 st B Balloch Brownies	
Thursday Group	3 rd Vale Brownies	
Bookroom & Fairtrade Café	Urbaniks	
	Vale of Leven Scouts	
	Painting Class	
	Lees School of Dance	

TRUSTEES' ANNUAL REPORT – YEAR ENDING 31 DECEMBER 2020

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

This has been a challenging year for Lomond, but I am impressed by the way the Trustees have risen to the challenge. No one can have foreseen that by the start of Spring we would be closing the doors for almost six months. Yet out of adversity came ingenuity. Helped greatly by Craig Jump of Turkey Red Media both Rev Donnie and I were able to record a weekly programme of prayer and reflection and with Craig's incredible drone footage of the Loch it captured the imagination of thousands of people both at home and abroad. Craig's generosity by giving of his time and talent has been absolutely wonderful.

As restrictions began to slacken, we had to release Craig back to his "day job" and Donnie and I took up the challenge of producing something that was "home grown". That too has been successful and has allowed us to involve members of the congregation. Sunday services took on a different format being restricted at best to 50 and no singing. It has been a joy to hear members of the congregation leading prayers and talking of their faith. When things do return to a degree of normality then we may well consider departing from the some of the former patterns of worship. We shall see.

There is little doubt that we have missed the personal interactions after church, the cup of tea, the fellowship etc. Credit should be given to office bearers who did their very best to keep the membership up to date with what was happening. The recorded reflections, newsletters, phone calls and a little gift at Christmas has helped alleviate the loneliness of some of our shut-in members,

We are indebted to our Treasurer and her team who have kept the church in a good financial position even in those difficult times with giving income at 91% of the 2020 giving budget. We are grateful to all who have supported the church financially in this most difficult of all years. Others have maintained property oversight and scrutiny. Others have shown a commitment to the welfare of our parish. Our eco warriors also ensured that our promise to look after the planet has not been overlooked.

We do regret that many of the groups who meet in our superb halls have been unable to do so during lockdown. Concerts, Charity and social events have been unable to take place, but we look to the future and hope that 2021 will see their resumption. I applaud the continued commitment of the Trustees to people in need in the parish and also their commitment to those who wish to celebrate their happy moments within the church and also within the church mourn the passing of a loved one.

I support the determination that access to the church will be open to all without discrimination as long as guidelines permit it. The special group set up to ensure those guidelines were met deserves much credit. They were outstanding and meticulous in all they did.

During the year we installed AV equipment which will enable us in due course to stream services, but already the large screens now in the church have added to our worship experience. Again, a debt is owed to those whose dedication ensured its installation and those who now operate the system.

I regret that COVID hindered our ongoing promise to ensure the devolution of decisions to teams, but we hope to progress that later in 2021 when restrictions allow it. Inability to meet in person hindered to some degree the greater integration of the two former congregations of Alexandria and Jamestown who united to form Lomond in September 2019, but that work will continue in the future.

We also owe a debt to those who facilitated the many Zoom meetings and allowed management, planning and scrutiny to continue.

There are so many people who make an incredible contribution to Lomond Parish Church. It would be wrong to name names, but they know who they are, and I am personally indebted to every single one. The admin, the organisation, the property, finance, pastoral support and music are all in such good hands. I also want to thank my friend and colleague [REDACTED] for all his invaluable work. I think we do demonstrate that team ministry can work and work well.

We face a challenging year ahead with commitment and optimism though the effects of COVID are still with us. Hopefully soon we can begin to plan towards the calling of a full-time minister. I repeat the mantra of last year that whatever we do we must do it TOGETHER. Both Donnie and I are committed to serve you as best we can. We appreciate the help and support you have already given.



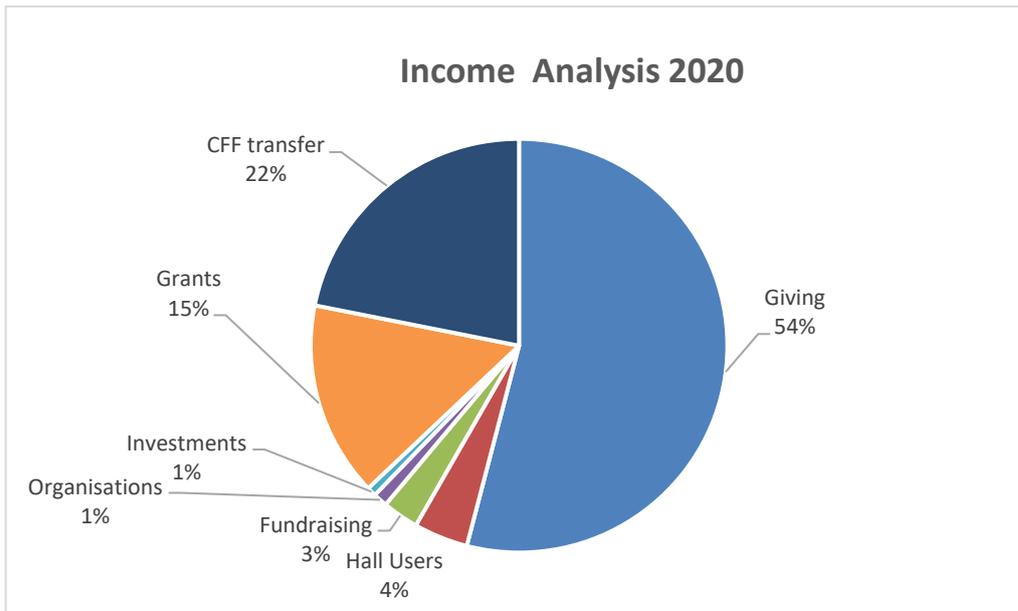
FINANCIAL REVIEW

This annual financial report has been directly prepared from our Finance Co-ordinator software, which complies with Church of Scotland and 2015 OSCR requirements. This is the first full financial year of Lomond Parish Church following the union of Alexandria and Jamestown Churches. As 2019 Accounts reflected 9 months of Alexandria and 3 months of Lomond, comparisons cannot be made across previous years. Performance against the budget set in January 2020 will be made going forward. With the pandemic affecting the country from March, these accounts reflect the impact on finances of the various lockdowns and restricted church attendance.

Income

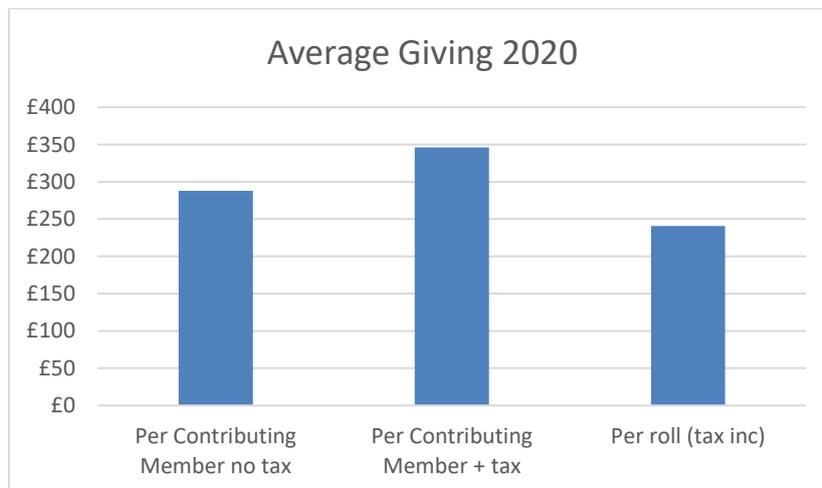
Our income for 2020 of £144,404 includes the drawdown of funds from our Consolidated Fabric Funds Revenue account; a grant from the Miss Kerr Bequest for the installation of the Loop Systems throughout the building and the restricted fund grant of £11,584 from

the Community Climate Asset Fund to replace the vestibule and corridor windows in church complex planned for 2021.



Giving

The Church's main revenue income (86%) is from the regular giving of its members – by Standing Orders (79); Free Will Offering Envelopes (82) and plate donations (30). This year we drew down £32,357 from our Consolidated Fabric Fund Revenue and received grants of £20,684 for specific property projects. When we consider the regular giving from members against the budget set for the year, we achieved an amazing 91% of this budget in an exceedingly difficult year. Although members were unable to attend church, several used on-line banking instead of their envelopes, others posted cheques or dropped filled envelopes into elders / the finance team's letterboxes.



Giving for the year is £73,026 which includes the remaining claim for Gift Aid and the Gift Aid Small Donation Scheme (GASDS) for 2019 of £4,754. This claim was lower than normal as claims from Alexandria and Jamestown were made in 2019 up to the Union in September 2019. We have 112 members who have signed Gift Aid forms. Generous Giving ensures the sustainability of the Congregation. We estimate that 70% of our roll are contributing members of the Congregation. The average giving is increased by 20%

with the addition of Gift Aid. As we had a much-reduced plate and other GASDS donations were limited, due to COVID 19, we only achieved 30% of our anticipated income from the plate and other sources.

Other donations received of £1,580 for surplus furnishings in Jamestown church and this was allocated to the fabric fund.

Contributions from Congregational Organisations

This year all Organisations stopped in March and no events were held. The organisations usually raise funds through a variety of community activities and events attracting non-church members to their fellowship. Organisations transferred money to the General Fund to cover hall use in Autumn 2019 / Spring 2020. Organisational income was significantly reduced in 2020 at £1,690.

Church organisations contributed £4,594 directly to general funds in 2020 as detailed below:

Badminton Club	£130
Bookroom	£207
Guild	£2,800
Line Dancing	£175
Thursday Group	£100
Bite & Blether Lunch Club	£882
Indoor Bowls Club	£100
Lomond Community Allotments	£100
Sunday School	£100

Fund Raising

Only 3% of our income was raised by Fund Raising (8% in 2019) in 2020, with most activities stopped in March. We were able to continue with local free-range eggs - 6,250 eggs contributed £313 (COVID safe delivery); Teas & penny jars £464 (all stopped in March); Ragbag Recycling £287. The fortnightly Book Room and Fair-Trade Café only ran in 1st quarter of year raising £207. We had a star fundraiser who managed to raise £1,010 through donations for plants, jams, and cakes from her garden throughout the summer. Special fundraising events of **Summer Fayre** and **Advent Market** all had to be cancelled due to COVID 19 lockdown restrictions.

Hall Use

Hall income was considerably reduced by the 1st COVID 19 lockdown and the limitation of activities that were allowed in our buildings by government throughout the rest of the year. We lost 2/3rds of our budgeted income achieving £5,715. We also had a further payment of £250 from the Bridge Street Fund towards publications.

Investment Income

Investment Income returns with the Church of Scotland Investors Trust were reduced from their 2019 performance. There was a return of 0.635% on the £38,967 held in the Deposit Fund; the Growth fund saw a reduction in value of 4%.

The united church holds 36,755 shares in the General Trustees Consolidated Fabric Fund Capital Account which have decreased in value by 2.5% during 2020 and paid a dividend of 1.92p per share. We also hold £33,014 in the Consolidated Fabric Fund – Revenue Account. This fund has been reduced by 40% through fabric / utilities and insurance

draw downs. The income from the let of the Manse at Kessog Gardens is paid to this account. We also have £248,324 in temporary funds account, the proceeds from the sale of the Alexandria Manse at Ledrish Avenue. This temporary account is also used by the church solicitors when processing the sale of buildings – currently Jamestown Parish Church which will complete in early 2021. These funds will be required if we are to purchase a new manse that meets Church of Scotland regulations for Manses. 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 £339,043.

The M&G Equities Investment Fund (gifted from Robert Urie Trust) value decreased by 17% during 2020, the yield being 3.6% (this is understated, the last 2 quarter payments of Jamestown have not yet been paid into Lomond bank account). Bank interest this year is almost negligible £53, with interest rates dropping to 0.01% in the summer.

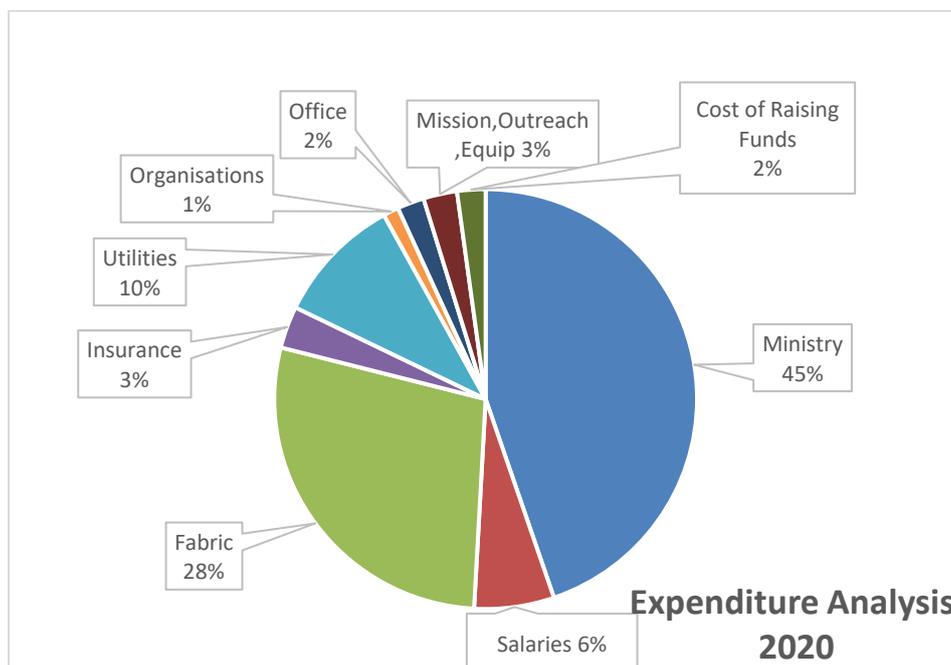
Other Income

37% of our income was exceptional – We drew down £32,357 from our Consolidated Fabric Revenue Fund as advised by Church of Scotland General Trustees to cover previous payments on Insurance (3 years); Energy and unexpected water rates bill where charitable status had not been applied for Jamestown buildings. We also received £9,100 from the Miss Kerr Bequest to fund the installation of the loop system within the Lomond Halls complex. In addition, £11,584 was paid on account in December from the Community Climate Asset Fund, being 60% of the full award to replace windows in Vestibule of church and hall to improve energy efficiency. This work must be completed by April 2021 but will allow us to work alongside the project to move some of the Jamestown stained glass windows into the church vestibule.

On the closure of the Clydesdale bank accounts (local branch closed) an additional Dunkirk fund (£449) was discovered – which has been added to income as a designated fund – under Jamestown assets.

Expenditure

Our total expenditure for 2020 was £140,217 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 45%. 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. 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 2020 was £54,853 which included the reduction with the Presbytery Discretionary scheme for the Lunch Club Co-ordinator post of £3,500. From our full allocation of £71,575, 86% (£61,554) is the contribution towards the costs of providing ministers and parish workers in communities throughout Scotland and the Presbytery of England. The additional 14% (£10,020) 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 £111,929 (rolling average over past 3 years). In addition to the payments for Ministry & Mission we had £6,767 in locum costs (Sunday + 2 days). Additional Ministry costs for Sunday + 1 day were paid directly from the Ministries Fund for the additional pastoral work with 2 Congregations being United and 1 rural linked charge until May 2020. Since May the locum fees have been shared between Rev Ian and Rev Donnie. Travel expenses were considerably reduced due to lockdown and we have not asked Kilmarnock-Gartocharn for a contribution to the travel costs.

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 (50%) funded through the Presbytery Discretionary Fund. With lockdown and decreased activity, these salaries and fees were not paid – we were not able to claim furlough payments. On re-opening buildings in October, we had additional cleaning costs and required to pay Contractors to provide a deep clean of Lennox Halls before re-opening. Increased cleaner hours are now included to clean Lennox Hall weekly. Due to the lockdown, salaries accounted for 6% of expenditure in 2020 compared to 20% in 2019.

Office Costs

Office costs have reduced by 23% in 2020, due to decreased volume of printing. We have produced a bi-monthly newsletter to the Congregation, but not had the volume of printing activity we would have had in normal times. We did achieve a reduction in the Christian Copyright Licence for music performance as concerts in the church are not currently allowed due to COVID Regulations.

Insurance

The insurance figure of £4,528 is higher than that for 2019, this is because we only had 3 months of insurance to pay on Jamestown building in 2019. With the sale of Ledrish Avenue manse in January 2020 this reduced our insurance requirements. While the buildings were closed during lockdown, we ensured that weekly inspections were undertaken to meet Church of Scotland Insurance Requirements.

Fabric Expenditure

Fabric spend was 28% of expenditure. COVID restrictions accelerated our need to be able to provide AV services and service outreach. The Kirk Session and Presbytery agreed the fabric spend from our Consolidated Fabric Fund to put a full AV and recording

system as well as loop system in Lomond Road church and halls. We also had architect costs of £2,500 investigating the extension of the Car Park. The estimated cost of £5,175 -£5,600 per car park space was decided as not high priority when we had other projects to fund. However, we will need to undertake lighting improvements to the Car Park at Lomond Road. This year £3,105 covered general maintenance and repairs, reflecting the closure of buildings and the inability to get work carried out during lockdown. We spent just under £2,000 on signage, hand sanitisers, new bins, and cleaning materials, preparing the church and halls to be COVID secure, ready for re-opening once allowed by Church of Scotland in September. Implementing one-way systems in buildings has also identified the need for disabled ramping and lighting at the fire exit door at the Lennox Hall, which will be completed in early 2021.

All sites continue with the Church of Scotland energy suppliers, SSE Business for gas and Opus Energy for electricity from April. Gas costs include a higher standing charge which impacted our gas costs as we had the standing charge for the empty Jamestown Church building to pay. The new smart gas meters resulted in a catch up for Lennox Halls (£2,000) and we are now billed monthly. Electricity supply changed in April and that has been a complex change with overcharging / high bills and eventual refunds. Hopefully Smart Electricity meters will be installed to save monthly meter readings having to be supplied. Energy costs are 8% of our expenditure.

We also had an outstanding water and sewerage charge to pay (£2,658) for the Jamestown buildings for 2018 as the Charity exemption had not been applied.

Costs of Generating Funds

This covers fund-raising expenses, the egg costs, Life & Work costs and social expenditure (e.g. Caterers). This made up 2% of our expenditure covering 9 doz. eggs per week, 23 Life & Work each month, £1,080 for Burns Supper Caterers, but is more than balanced by related income. There are additional costs within Miscellaneous of £499 incurred by Jamestown 150 year celebrations due to late presentation of cheques.

Equipment, Mission & Outreach

These costs were higher this year, reflecting our wish to support people in the local area through West Dumbarton Community Foodshare. Food gifts were gathered when we could open the church for West Dunbartonshire Food for Thought. We also gave a small gratuity to Turkey Red Media for their expert help in establishing our weekly Reflection Time on You Tube. Outreach payments have been made to the Presbytery Holy Land Bursary scheme, Eco Congregation Scotland, and Benevolent Fund payments.

Organisation Expenses

This covers (£1,657) 1% of overall expenditure due to the inactivity of our Organisations due to COVID. This is to 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 2020 we are showing a positive balance (gain) in year of £4,187. If we had not been able to draw down from the reserves for fabric expenditure, we would have made a loss of £10.5k in the general fund. Our Fabric fund is healthy due to the grant we have received from Community Climate Asset Fund for replacement of 1960's single-glazed vestibule windows in Lomond road complex with energy efficiency units, which

will allow us to integrate some of the stained glass from Jamestown church. We were unable to undertake the planned exterior painting of Lomond Road due to COVID-19 restrictions and we know we have work to do on guttering and roofing both at Lomond Road and Lennox Hall as well as the Lennox Hall fire exit ramp and exterior lighting on both sites. The completion of the sale of the Jamestown Church was delayed until January 2021 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 £43,722 and designated funds of £18,346 of which £10,367 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 £29,053 of restricted funds within the Benevolent Fund, Kirk Session Projects, Fabric Project and Graves & Memorial Funds.

Organisational Funds amount to £3,085, these are for the purposes specified in Note 2.

£60,769 is held in Investments in Church of Scotland Investors Trust (page 13) and The Church of Scotland General Trustees hold £339,043 in the Consolidated Fabric Fund (Appendix). These reserves are held for fabric maintenance and developments, energy, insurance costs and purchase of replacement Manse.

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 £3,541 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 18 March 2021

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

I report on the accounts of the charity for the year ended 31 December 2020 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:

Professional

Address: French Duncan Chartered Accountants
85 Glasgow Road
Dumbarton G82 1RE

Date: 23 March 2021

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

Statement of Financial Activities - For 01 January 2020 to 31 December 2020

	Funds	Unrestricted	Designated	Restricted	TOTAL FUNDS	
					2020	2019
	£	£	£	£	£	£
Income from:						
Donations and legacies	73,126	1,580	128		74,834	83,660
Income from charitable activities	3,312	513	—		3,825	12,896
Other trading activities	9,581	—	—		9,581	13,747
Investments	442	240	302		984	940
Jamestown Assets	—	449	—		449	34,914
Grants & General Trustees	2,659	38,798	11,584		53,041	—
Organisational Income	—	1,690	—		1,690	7,680
Total income	89,120	43,270	12,014		144,404	153,837
Expenditure on:						
Raising funds		3,048	—	—	3,048	3,397
Charitable activities						
Ministry	62,763	—	—		62,763	45,180
Prof Fees and Salaries	8,573	—	—		8,573	20,596
Office & Admin	2,885	—	—		2,885	2,961
Fabric & Insurance	7,219	36,687	—		43,906	6,589
Energy & Utility Costs	13,773	—	—		13,773	4,997
Mission & Outreach	1,012	445	1,296		2,753	890
Equipment	172	87	—		259	542
Independent Examination	600	—	—		600	—
Organisational Payments	—	1,657	—		1,657	3,381
Total expenditure	100,045	38,876	1,296		140,217	100,458
Net inc / (exp) resources before transfer	(10,925)	4,394	10,718		4,187	53,379
Transfers						
Gross transfers between funds - in	6,895	3,292	602		10,789	10,592
Gross transfers between funds - out	(3,894)	(6,293)	(602)		(10,789)	(10,592)
Net movement in funds	(7,924)	1,393	10,718		4,187	53,379
Reconciliation of funds						
Total funds brought forward	51,645	20,038	18,335		90,017	36,638
Total funds carried forward	43,721	21,431	29,054		94,206	90,017

BALANCE SHEET (Church of Scotland)

	31/12/20	31/12/2019
	£	£
Current assets		
Cash at bank and in hand RBS	92,320	49,235
CLYDESDALE	0	35,369
Organisations	1,886	5,413
Liabilities	94,206	90,017
Creditors: Amounts falling due in one year	—	—
Total net assets less liabilities	94,206	90,017
Funds of the church	94,206	90,017

Ex Jamestown Clydesdale Bank Accounts were closed with funds transferred to RBS.

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
	38,967	38,967

Growth Fund unit value £5.37 31/12/20

General Purposes 790 Units - Cost £445	4,242	4,408
Kirk Sessions 3,270 Units - Cost £1,696	17,560	18,247
Market value at 31 December	21,802	22,655
Unrealised gain / (loss) on investments	(853)	2,159

Church of Scotland Investors Trust	TOTAL	60,769	61,622
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Robert Urie Trust - 129 Units each (258 units) M&G Equities

Investment Fund for Charities			
Market Value at 31 December 2020 (unit value £13.7257)	3,541	4,284	
TOTAL INVESTMENTS	64,310	65,906	

ASSETS

Gift Aid Receivable (full year, part year 2020)	13,500	4,500
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The accounts were approved by the Trustees on 18/03/2021.
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 £1,072 for providing her services as administrator.

In addition, Mrs Sheila Galbraith who is a member of the Kirk Session, received £736 for providing her services as choir leader during the year.

In addition, Dr Iain Galbraith who is a member of the Kirk Session, received £1,620 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

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.

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

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.

Guild: members contribute funds to carry out their Organisational aims

Line Dancing: members contribute funds to pay for tuition and donate to church for use of hall.

Thursday Group: members contribute funds for speakers' fees and donate to church for use of hall.

Badminton: members contribute funds to pay for equipment and donate to church for use of hall.

Bowling Club: members contribute funds to pay for equipment and donate to church for use of hall.

Bite & Blether Lunch Club Fund: This fund was established following the donation from a member's family for use of the Lunch Club.

Dunkirk Fund: This is a fund transferred from Jamestown for commemoration of the Dunkirk evacuation.

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.

Fabric Projects Restricted: This is a fund for restricted fabric projects where grants have been received for a specific purpose.

FUND MOVEMENT

	Opening	Incoming	Outgoing	Transfers	Closing
General - General fund					
Unrestricted	£51,645	£89,120	£100,045	£3,002	£43,722
FabrF - Fabric Fund					
Designated	£6,438	£40,618	£36,690	£1	£10,367
EquipF - Equipment Fund					
Designated	£3,961	—	—	—	£3,961
SocFndF - Social & Fundraising					
Designated	£3,145	£423	—	—	£3,569
FlwF - Flower Fund					
Designated (O)	£934	£488	£608	—	£814
SunSchF - Sunday School					
Designated (O)	£824	£147	£190	(£100)	£682
MusF - Music Fund					
Designated (O)	£469	—	£87	—	£382
GUDF - Guild					
Designated (O)	£3,655	£599	£1,021	(£2,800)	£433
LnDncF - Line Dancing					
Designated (O)	£58	£164	£19	(£175)	£28
ThGrpF - Thursday Group					
Designated (O)	£179	£116	£120	(£100)	£75
BdmClbF - Badminton Group					
Designated (O)	£28	£114	—	(£130)	£12
BowlsCl - Bowling Club					
Designated (O)	£346	£132	—	(£100)	£378
Bite & Blether Lunch Club					
Designated (O)	—	£20	£141	£402	£281
Dunkirk Fund					
Designated	—	£449	—	—	£449
BenevF - Benevolent Fund					
Restricted	£10,964	£128	£1,237	—	£9,855
GrMemF - Graves & Memorials					
Restricted	£1,360	—	—	—	£1,360
KSP -Kirk Session Projects					
Restricted	£6,011	£302	£59	—	£6,254
FPR – Fabric Projects					
Restricted	—	£11,584	—	—	£11,584
Grand total	£90,017	£144,404	£140,217	—	£94,206

3. Analysis of income and expenditure

RECEIPTS	Unrestricted	Designated	Restricted	Total 2020	2019
	£	£	£	£	£
Donations and Legacies					
1101 - Freewill Offering	14,299	—	—	14,299	9,674
1103 - Gift Aid Donations	51,813	—	—	51,813	41,160
1105 - Plate - GASDS	2,146	—	—	2,146	6,596
1195 - Benevolent (GASDS)	—	—	128	128	251
1110 - Organisations	100	—	—	100	200
1170 - Unrestricted Legacy	—	—	—	—	1,000
1104 - Tax Recovered	4,754	—	—	4,754	24,471
1106 - Donations (No GASDS)	14	1,580	—	1,594	308
Donations Totals	73,126	1,580	128	74,834	83,660
Income from charitable activities					
1125 - Funerals	—	—	—	—	1,180
1160 - Miscellaneous	537	70	—	607	309
1165 - Lunch Club	882	20	—	902	2,239
1120 - Regular Fundraising	1,686	423	—	2,109	2,137
1181 - Bookroom	207	—	—	207	1,175
1182 - Summer Event	—	—	—	—	1,419
1183 - Advent event	—	—	—	—	1,686
1184 - Fund raising event	—	—	—	—	2,751
Charitable Activities Totals	3,312	513	—	3,825	12,896
Other trading activities					
1127 - Gross Trading Receipts	2,903	—	—	2,903	2,314
1150 - Use of Premises	5,715	—	—	5,715	10,340
1161 - Publications	250	—	—	250	450
1162 - Life and Work Income	713	—	—	713	643
Other Trading Activities Totals	9,581	—	—	9,581	13,747
Investments					
1140 - Bank Interest	53	—	—	53	78
1130 - Investment Income	389	240	302	931	862
Investments Totals	442	240	302	984	940
Other Income					
1175 - Jamestown assets	—	449	—	449	34,914
1175 – Grants Received	—	9,100	11584	20,684	—
1179 – Receipts General Trustees	2,659	29,698	—	32,357	—
1199 - Organisational Receipts	—	1,690	—	1,690	7,680
Other Income Totals	2,659	40,937	11,584	55,180	42,594
Income Grand totals	89,120	43,270	12,014	144,404	153,837

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PAYMENTS

	Unrestricted	Designated	Restricted	Total 2020	2019
Raising funds	£	£	£	£	£
1230 - Fund raising expenses	—	—	—	—	829
1232 - Gross Trading Payments	2,345	—	—	2,345	1,926
1261 - Life & Work Costs	703	—	—	703	642
Raising funds Totals	3,048			3,048	3,397
Expend on charitable activities					
1201 - Ministry & Mission Alloc	54,853	—	—	54,853	36,412
1209 - Presbytery Dues	880	—	—	880	417
1214 - Travel Expen - Minister	263	—	—	263	647
1215 - Ministers Telephone	—	—	—	—	130
1218 - Locum Salary & Pulpit Supply	6,767	—	—	6,767	9,783
1225 - Council Tax Manse	—	—	—	—	1,288
Ministry Subtotal	62,763			62,763	48,677
1239 – Lunch Club Co-ord + exp.	1,696	—	—	1,696	5,385
1242 – Music Professional Fees	2,461	—	—	2,461	6,705
1244 – Admin Salary	1,072	—	—	1,072	3,349
1246 – Cleaner Salary	3,344	—	—	3,344	4,200
Prof Fees & Salaries Subtotal	8,573			8,573	19,639
1250 – Printing, Stationery & CCLI	2,308	—	—	2,308	3,190
1253 – Broadband telephone	393	—	—	393	335
1393 – FWO Envelopes & Software	184	—	—	184	220
Office & Admin Subtotal	2,885			2,885	3,745
1255 - Insurance Church & Halls	4,528	—	—	4,528	2,937
1300 - Fabric Maint Church	—	2,233	—	2,233	2,015
1301 - Organ & Piano Maint	—	—	—	—	270
1302 - Cleaning Materials	2,034	—	—	2,034	289
1304 - Fabric Maint Hall	—	45	—	45	601
1306 - Fabric Maint Lennox	471	170	—	641	762
1308 - Fabric Maint Manse	186	—	—	186	732
1309 - Upkeep of Grounds	—	—	—	—	5,018
1399 – Major Fabric Expenses		34,239		34,239	
Fabric & Insurance Subtotal	7,219	36,687	—	43,906	12,624
1311 - Gas Church	5,278	—	—	5,278	3,432
1312 - Electricity Church	1,878	—	—	1,878	1,245
1313 - Gas - Lennox	3,160	—	—	3,160	1,000
1314 - Electricity - Lennox	528	—	—	528	545
1315 - Gas Manse	271	—	—	271	538
1316 - Electricity Manse	—	—	—	—	113
1280 – Water & Sewerage	2,658	—	—	2,658	—
Utility Costs	13,773			13,773	6,873
1263 - Web & Publicity	84	—	—	84	160
1265 - Outreach	359	441	1,237	2,037	322
1280 - Miscellaneous Expenses	569	4	59	632	539
Mission & Outreach Subtotal	1,012	445	1,296	2,753	1,021
1260 – Equipment & Music Subtotal	172	87	—	259	1,101
1391 – Independent Examiner Fee	600	—	—	600	—
Charitable Activities Totals	96,997	37,219	1,296	135,512	93,680
Organisation Expenses					
1394 - Organisation Payments	—	1,657	—	1,657	3,381
Expenditure Grand Totals	100,045	38,876	1,296	140,217	100,458

- 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 £28,137 and the maximum stipend in the fifth and subsequent years - £34,577.
- 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

6 Collections for Third Parties	2020	2019
	£	£
Dumbarton Women's Aid	110	—
Music in Hospitals	100	—
Poppy Scotland	500	—
Crossreach	—	250
CHAS - Robin House	—	500
Christian Aid	—	1,023
Erskine Hospital	—	300
Glasgow City Mission	—	—
Maggies Centre	—	100
Retirement / Leaving Gift	—	750
Rev J McCutcheon Induction (Bus)	—	320
Salvation Army	—	40
Talking Books, Dumbarton	—	100
	710	3,383

These are collections made by members and organisations and donated to these charities. There were limited opportunities for these collections in 2020 due to COVID restrictions. 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**

	2020	2019
	£	£
CAPITAL ACCOUNT (55)		
<i>Credit Balances (Alexandria) held at 31 December at cost of 8,335 shares (Unit purchase price £1.16)</i>	<u>9,658</u>	<u>9,658</u>
<i>Credit Balances (Jamestown) held at 31 December at cost of 28,420 shares (Unit purchase price £1.14)</i>	<u>32,399</u>	<u>32,399</u>
Market Value of Balances (36,755 shares) at 31 December: Consolidated Fabric Fund – Capital (Unit price £1.57)	57,705	59,175
TOTAL MARKET VALUE CAPITAL ACCOUNT	57,705	59,175
REVENUE ACCOUNT (50)		
Credit Balance at 31 December: Consolidated Fabric Fund – Revenue	33,014	55,374
TOTAL RESERVES REVENUE ACCOUNT	33,014	55,374
TEMPORARY FUNDS (85)	248,324	0
TOTAL RESERVES IN CONSOLIDATE FABRIC FUND	339,043	114,549

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.

The Temporary Funds are the proceeds of the sale of the Manse at Ledrish Avenue, less costs and the costs of the sale of Jamestown Church. These funds are held in temporary funds until a decision is made about future manse provision.

GENERAL FUND BUDGET 2020

Act 2020	Voluntary Income	Budget 2021	
£14,299	WFO Scheme	£13,200	
£51,813	Gift Aid Giving	£59,400	
£4,754	Tax Recovered on Gift Aid	£13,500	
£2,146	Open Plate	£2,500	
£4,495	Contribution from Cong. Organisations	£300	
£114	Other	£100	
£77,621			£89,000
	Activities for Generating Funds		
£5,715	Hall Users	£2,200	
£250	Printing / Publications	£50	
£2,108	Regular Fundraising Events	£4,600	
£3,616	Life & Work, Eggs & other trading income	£2,226	
	Investment Income		£9,076
£931	Income from Investments	£920	
£33	Deposits	£6	
£-	Weddings & Funerals	£-	£926
£90,274	Total Ordinary General Income		£99,002
EXPENDITURE			
Charitable Activities			
£62,500	Mission & Ministry + Presbytery + Locum	£52,036	
£263	Minister's Expenses ,Pulpit Supply, Council Tax	£420	£52,456
£7,673	Other salary / fee costs	£15,169	
£5,094	Fabric Repairs & Maintenance	£10,770	
£13,773	Other Buildings Costs (Energy & Utilities)	£7,800	
£4,528	Insurance	£3,855	
£2,885	Church Office Expenses	£1,870	
£4,132	Equipment / outreach/ publications /trading	£2,248	£41,712
	Costs of Generating Funds		
£184	Offering Envelopes	£185	
600	Preparation of Accounts & Examination	£480	£665
£101,632	Total Ordinary General Expenditure		£94,833
(£11,358)	General Fund Surplus / (Deficit) for the year		£4,169