

# **Strathkinness Parish Church**

## **Church of Scotland**



### **Receipt and Payment Accounts**

### **for year ending 31 December 2020**

Congregation No: 261580

Charity No: SC014710

## Reference and Administrative Information

Charity Name: Strathkinness Parish Church of Scotland  
 Charity Registration Number: SC014710  
 Congregational Reference Number 261580  
 Contact Address Strathkinness Parish Church  
 16 Church Road  
 Strathkinness  
 St. Andrews  
 KY16 9XR

## Trustees

### Kirk Session Members

Allan McCafferty, Minister and Moderator  
 Peter Royds  
 Janet Royds  
 Veronica Smart  
 Elaine Whyte  
 Alan Wilson (until 31 August 2020)  
 Elaine Wilson (until 31 August 2020)

### Congregational Board Members (in addition to the above)

James Backhouse  
 Douglas Jackson (from 19 February 2020)  
 Mary Jackson (from 19 February 2020)  
 Isabella Scott

## Principal Office-bearers

Minister Allan McCafferty  
 Session Clerk  
 Clerk to the Board Peter Royds  
 Church Treasurer Peter Royds

## Independent Examiner

Allan Prentice F.C.M.A (retired)  
 7 Upper Kinneddar Gardens  
 Saline  
 KY12 9TY

## Bankers

Royal Bank of Scotland  
 113/115 South Street  
 St. Andrews  
 KY16 9QB

## **Trustees' Annual Report**

### **Year ended 31 December 2020**

#### **Structure, Governance and Management**

##### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution.

##### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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 appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting to serve for a period of three years after which they must seek re-election at the next Stated Annual meeting.

##### **Organisational Structure**

The Congregational Board is chaired by the Minister and meetings are called as required but at least once every year and normally about five times. Certain responsibilities are delegated to the Treasurer and Property Convener as appropriate. The Kirk Session meetings are called as required and usually five times every year. It is responsible for the spiritual affairs within the church. Due to the corona virus restrictions during 2020, there were only two meetings of the Kirk Session and one of the Congregational Board

Contact between office bearers and Minister was nevertheless maintained on-line, particularly regarding the closure/re opening of Church buildings, insurance issues, risk assessments and health and safety precautions on which regular updates were issued from the Church offices in Edinburgh.

##### **Linkage**

Strathkinness Parish Church is linked to Hope Park and Martyrs Church, St. Andrews in that the Minister of that church has been appointed Minister of both charges and there are some joint services and shared activities. As a consequence of the arrangement shared expenses are settled between the two churches.

##### **Objects 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.

##### **Services of Worship**

Services of public worship are normally held in Strathkinness every Sunday morning with exceptions when the congregation shares worship with another church. There are additional services within Strathkinness Church or elsewhere at Easter, Christmas and New Year. The Sacrament of Holy Communion is celebrated on four occasions during the year. It was not possible to maintain the usual arrangements for worship in Church during 2020 owing to the coronavirus pandemic. Instead, during the weeks when the Church was closed after 15th March, an on-line Sunday service was provided by the Minister, and also a dial-in telephone option.

##### **Activities for children and youths**

Under normal circumstances, the Minister has frequent contacts with the local Primary School including services in church but there is insufficient attendance of young people to make it possible to maintain a Sunday School or Youth Club. The Church has, in the past, made a hall available for a youth club but at the present time it is in abeyance.

## **Community Activities**

Until this year, a principal activity was the publication by Strathkinness Church of a monthly “Kirk and Community” newsletter which aimed to spread information not only about church activities but also other village events and matters of interest. Outside organisations and villagers contributed to the newsletter, with regular features from the Community Council and the Village Hall Committee, and almost 400 copies were distributed to homes. Sadly, this publication ceased in April with the retiral of the editor after four years dedicated hard work. In response, the Community Council are setting up a similar information platform on their website and have invited the Kirk Session to make regular contributions. The Session will be considering this initiative.

The Church has made its halls available for meetings of a Playgroup and Pilates classes. Community Council meetings plus surgeries for local councillors are held in its halls and it is used as an Election Polling Station. It is also used on two afternoons a week as a Post Office since a permanent facility in the village closed. The Church provides hall premises for the Friendship Club, which is a weekly social gathering for (mainly elderly) villagers; for an ‘Open Group’; and for a Craft Group. Members of the congregation donate items and help to staff the Storehouse Foodbank. Again, all the activities in the halls were suspended after March due to the pandemic with the exception of the Post Office, which, as an essential service, was permitted to continue throughout. It was not possible to arrange any of the usual fundraising events. The annual house-to-house Christian Aid collection was also cancelled.

## **Achievements and Performances**

At the end of the year, the Church Roll of members and adherents contained 79 names though normally numbers in attendance at services on a Sunday morning range from 8-16 with larger congregations at Joint Services and Christingle. When the first lockdown was imposed, the Church closed on 15th March. With the gradual easing of lockdown restrictions during the summer, the General Trustees had issued very comprehensive guidelines on the re-opening of Church buildings, while leaving Kirk Sessions free to decide whether to open or not. The Insurers, however, presented Kirk Sessions with the prospect of a three-fold increase in premiums if buildings remained unoccupied after 23rd September. The Kirk Session accordingly decided to re-open the Church on 20th September and thereafter on the first Sunday of each month.

Presbytery approval was a pre-requisite to re-opening and they required applications from Kirk Sessions to be accompanied by a checklist, risk assessment and photographs showing the seating layouts which had to conform with social distancing requirements. The Gallery could not be used.

Attendance records (for tracing) had to be kept for each service. Hand sanitizer was dispensed on entering and leaving. Masks had to be worn throughout and there was no singing. Some music was provided by the Organist. The Services lasted about half an hour and the average attendance was around fifteen.

In addition, an Act of Worship was held on Remembrance Sunday in the Church instead of at the War Memorial; and there was a short service in the Church on Christmas Eve.

When the spread of the virus increased again, the ban on worship in Churches was re-imposed from Boxing Day, the only permitted exemptions being for weddings and funerals with limited numbers attending. The Kirk Session agreed that funerals be permitted, subject to a maximum of eight in attendance.

In this very difficult year, the effect on worship, fellowship and social interaction has been dramatic and frustrating despite the efforts of all concerned to support each other as best they could.

## **Local Church Review**

While the year was completely dominated by the impact of coronavirus, other important challenges remain ongoing. These include the future of our Church properties following the review of Church buildings nationally carried out in 2019; and the Local Church Review which was also completed in 2019 and covered the Churches in the St Andrews cluster.

In the annual report last year, mention was made of the key deliverances of the Local Church Review as they affected Strathkinness and, in particular, the recommendation that consideration be given to a union with Hope Park & Martyrs Church (HPM), with which Strathkinness is already linked, “bearing in mind the fact that the

(Strathkinness) Congregation is small and ageing and that the burden of responsibility falls on the shoulders of a few.”

Unfortunately, the few became fewer in 2020 with two Elders having resigned, leaving only five members of the Kirk Session, including the Minister. The offices of Session Clerk, Safeguarding Co-ordinator and Presbytery Elder are vacant. Two new members of the Congregational Board were, however, appointed, maintaining the membership at eight. They have filled the offices of Property and Health and Safety Convenors, overseeing the considerable work involved in re-opening the Church in September. The Treasurer and Hall Supervisor have expressed the wish to stand down after over 20 years service.

Due to the coronavirus restrictions on face-to-face meetings, formal consideration of the possible union with HPM began with a ‘zoom’ meeting between representatives of Presbytery and Strathkinness Kirk Session in December. A similar meeting took place between Presbytery and the HPM Session. The St Andrews Presbytery will pass the matter to the Fife Presbytery which comes into being on 1st January 2021, replacing the Presbyteries of St Andrews, Kirkcaldy and Dunfermline. A decision on the future of Strathkinness Church is anticipated in 2021.

## **Financial Review**

### Income

The principal source of income for Strathkinness Church is donations by members. Under normal circumstances, offerings would be received from members on most Sundays during the year. Due to the pandemic and the closure of the Church after 15th March until 20th September and with Sunday Services only once a month thereafter, donations by members in 2020 fell to £7,919 (£13,961 in 2019). Of that total, £6,024 (£10,949) was donated under the Gift Aid scheme. Gift Aid donations can qualify for tax rebate and the tax recovered on donations during 2020 amounted to £3, 378 (£3,493). Some 15 members contributed their donations in 2020 under the scheme. 7 members made their contributions by Standing Order.

The members continue to be encouraged to donate under the Gift Aid scheme, which involves signing a simple declaration. It is appreciated, however, that not all members necessarily pay tax or wish to join the scheme. The Gift Aid Small Donations Scheme (G.A.S.D.S.), however, automatically covers all cash and notes in the weekly offering from unidentified donors, irrespective of who the donors are and whether they pay tax. No individual donation, however, may exceed £30.

Donations (Gift Aid, G.A.S.D.S.. and non-gift aid), together with the tax recovered, totalled £11,297 in 2020 (£17,455). It remains the case that the major part of the donations is contributed by a relatively small proportion of the congregation as a whole.

The covid restrictions precluded the holding of the usual annual fundraising events and Gift Day, which together accounted for £3,200 of income the previous year. And with the Church hall being closed since March, apart from the twice weekly Post Office facility, hall rental income suffered a big reduction from £9,538 to £2,620.

For these reasons, the total income and receipts for 2020 was £19,703 (£31,896) though this was supplemented by a withdrawal from reserves of £6,000.

### Expenditure

The total of all expenditure for the year amounted to £22,473 (£24,447). As the accounts show, the closure of the Church and hall resulted in savings on the Organist, energy costs and cleaning, but the main costs such as Ministries & Mission, insurance and repairs & maintenance remained unaffected by the pandemic. The contribution to Hope Park & Martyrs for manse expenses was significantly higher this year owing to a number of major repairs.

### Summary

Total income for the year amounted to £19,703 and expenditure £22,473, resulting in a year end deficit of £2,770.

In an unprecedented year, the adverse financial impact of the pandemic was significant, particularly as regards the income from hall rentals and members’ offerings, including the annual Gift Day. A withdrawal of £6,000 from reserves converted the deficit into an accounting surplus at year end of £3,230. Strathkinness is fortunate in having ample reserves. The uncertainties of 2020 look set to continue into 2021

### Areas of concern

In addition to the continuing impact of the coronavirus restrictions, the other main area of financial concern is that the congregation is increasingly dependent on the contributions of a relatively small number of members for most of its income. It is estimated that only about 30 members give to the Church on a regular basis, of whom less than 10 are under 70 years of age and 10 are over 80.

The congregation should also be aware that income from the hall is indispensable to the financial viability of the church. Without it, the Church would run at a deficit year on year.

In short, even in a normal year, the Church does not nearly sustain itself financially by the current level of giving from the membership. This is not due to lack of generosity but lack of numbers. It is now the norm for the Church to rely on other income, mainly from the hall, to bridge the shortfall between the congregational giving and the costs of running the Church.

### Reserves Policy

The total balances on all funds held by the Church at the year end amount to £105,325 (£108,093) as detailed in Note 2 of the accounts. That sum consists of £15,458 held in a variety of interest-bearing deposits with the Church of Scotland Investors' Trust; a year end balance of £10,916 in the General Fund (which is the Church's bank current account); and £78,951 invested in the Church of Scotland Income Fund. These deposits are for designated or restricted purposes as specified in Note 2.

The deposit fund designated as the General Fund Reserve amounting to £1,369, together with another £15,000 previously transferred to the Income Fund has been built up as a supplement to the General Fund in order, for example to cover any excess expenditure over income and avoid a year end deficit, as happened this year. The combined total of £16,369 represents about eight months expenditure.

The Consolidated Fabric Fund (Manse Fund) is not included as a fund belonging to Strathkinness Church. The fund was established on the sale of the Manse and is held and administered by the General Trustees on behalf of the congregation for fabric expenditure but not running costs. The profile of the fund is shown in an Appendix to the accounts. At the end of 2020, the Manse Fund stands at £45,627 (£47,632) following the withdrawal of £1,978 during the year to reimburse fabric expenditure, principally the external painting of the Church Hall.

**31 December 2020**

**Statement of Trustees' Responsibilities**

The members of the Kirk Session/ Congregational Board 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/ Congregational Board 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 2012. 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,

*Allan McCafferty*

Minister and Acting Session Clerk

Date: 14<sup>th</sup> March 2021

## **Independent Examiner's Report to the Trustees of Strathkinness Parish Church**

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 12.

### **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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(C) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

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

*Allan Prentice*

Allan Prentice F.C.M.A (retired), 7 Upper Kinneddar Gardens, Saline, KY12 9TY

Date: 25<sup>th</sup> March 2021



<b>Strathkinness Parish Church Receipts and Payments Account Year ended 31 December 2020</b>						
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>		
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2020</b>	<b>2020</b>	<b>2020</b>		<b>2019</b>
<b>Receipts</b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>		<b>£</b>
Donations	3	11,297	0	0	11,297	17,455
Activities for Generating Funds		0	0	0	0	401
Bank & Deposit interest		109	24	0	133	180
Interest on Tax Recovered		1	0	0	1	1
Investment Income		3,174	0	0	3,174	3,035
		14,581	24	0	14,605	21,072
Receipts from General Trustees		1,978	0	0	1,978	1,211
Rental of premises		2,620	0	0	2,620	9,538
Weddings & Funerals		0	0	0	0	75
Other Receipts		500	0	0	500	0
<b>Total Receipts</b>		<b>19,679</b>	<b>24</b>	<b>0</b>	<b>19,703</b>	<b>31,896</b>
<b>Payments</b>	<b>4</b>					
Costs of generating funds		0	0	0	0	0
Charitable activities		22,473	0	0	22,473	24,447
Governance costs		0	0	0	0	0
<b>Total Payments</b>		<b>22,473</b>	<b>0</b>	<b>0</b>	<b>22,473</b>	<b>24,447</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-2,794</b>	<b>24</b>	<b>0</b>	<b>-2,770</b>	<b>7,449</b>
<b>Transfers</b>		<b>6,000</b>	<b>0</b>	<b>0</b>	<b>6,000</b>	<b>0</b>
<b>Excess of Receipts over Payments For the year</b>		<b>3,206</b>	<b>24</b>	<b>0</b>	<b>3,230</b>	<b>7,449</b>

<b>Strathkinness Parish Church Statement of Fund Balances at 31 December 2020</b>						
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>		
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2020</b>	<b>2020</b>	<b>2020</b>	<b>2020</b>	<b>2019</b>
<b>Bank, Deposit and Income Fund balances at 1/1/20</b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
		104,475	3,618	0	108,093	100,644
<b>Movement in year</b>	2					
Excess of receipts over payments		-2,794	24	0	-2,770	7,449
Bank, Deposit and Income Fund balances carried forward at 31/12/20		<b>101,681</b>	<b>3,642</b>	<b>0</b>	<b>105,323</b>	<b>108,093</b>
Investments at market value						
Church of Scotland Income Fund (Cost £78,951)		84,941	0	0	84,941	83,538
This fund is also included in the Bank, Deposit and Income Fund balances (at cost)						
<b>Assets</b>						
Gift Aid Tax recoverable		1,506	0	0	1,506	2,737
Gift Aid Small Donations Scheme		234	0	0	234	640
<b>Liabilities</b>		0	0	0	0	0
The accounts were approved by the Kirk Session and Financial Board on 14 <sup>th</sup> March 2021						
For and on behalf of the Kirk Session and Financial Board						
<i>Allan McCafferty</i>				Session Clerk (Acting) and Minister		
<i>Peter Royds</i>				Treasurer		

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

During the year 2 trustees received reimbursement of expenses incurred totalling £277.

In addition the Minister, Rev A McCafferty, received travel expenses of £159.

Contributions of £65 and £365 respectively were paid towards the Minister's telephone expenses and the council tax for the Manse, together with £32 for other expenses.

No trustee or person related to a trustee received any remuneration from, or had any personal interest in, any contract or transaction entered into by the Charity during the year.

No other separately registered Charity or Trust is under the control of some or all of the Trustees.

**2. Movements in Funds**

	At 1 Jan 2020 £	Receipts £	Payments £	Transfers £	At 31 Dec 2020 £
<b>Unrestricted funds</b>					
Fabric Fund	6,877	30	0	-6,000	907
Hall Fund	3,649	25	0	0	3,674
Orphat Fund	2,642	18	0	0	2,660
Benevolent Fund	166	1	0	0	167
Legacies Fund	3,019	20	0	0	3,039
General Fund	7,811	19,577	22,472	+6,000	10,916
General Fund Reserve	1,360	9	0	0	1,369
Church of Scotland Income Fund	78,951	0	0	0	78,951
	<b>104,475</b>	<b>19,680</b>	<b>22,472</b>	<b>0</b>	<b>101,683</b>
<b>Restricted funds</b>					
Youth Work Fund	2,726	18	0	0	2,744
Flower Fund	259	2	0	0	261
Kirk & Community Fund	633	4	0	0	637
	<u>3,618</u>	<u>24</u>	<u>0</u>	<u>0</u>	<u>3,642</u>
<b>Total funds</b>	<b>108,093</b>	<b>19,704</b>	<b>22,472</b>	<b>0</b>	<b>105,325</b>

**Purposes of Designated Funds and Income Fund**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Hall Fund: The Trustees have set aside funds for the maintenance of the Church Hall.

Orphat Fund: The Trustees have established this fund for church fabric and related purposes in name of the original benefactor.

Benevolent Fund: The Trustees have set aside funds for benevolent purposes within the parish.

Legacies Fund: Established by the Trustees with legacies from A Webster, A Bremner, M McKellar and C Younger.

General Fund: This fund is the current bank account of the church.

General Fund Reserve: The Trustees have placed these funds on deposit to augment the General Fund as necessary.

Church of Scotland Income Fund (Investors Trust): Sums from certain of the above designated funds have been transferred to this fund to obtain a higher rate of return.

**Purposes of Restricted Funds**

Youth Work Fund: Residue from former Youth Club to assist other youth projects in the area.

Flower Fund: This is a fund to provide flowers for display during services of worship.

Kirk & Community Fund: This fund assists with the cost of producing the village "Kirk and Community" newsletter each month.

**3. Analysis of Donations**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Gift Aid (G.A) Donations	6,024	0	0	6,024	10,949
Gift Aid Small Donations Scheme (GASDS donations)	935	0	0	935	2,563
Non GA or GASDS donations	960	0	0	960	450
Tax Recovered on GA and GASDS donations	3,378	0	0	3,378	3,493
	<b>11,297</b>	<b>0</b>	<b>0</b>	<b>11,297</b>	<b>17,455</b>

			Unrestricted Funds 2020	Restricted Funds 2020	Endowment Funds 2020	Total 2020	Total 2019
			£	£	£		£
<b>4 Analysis of Payments</b>		Note					
<b>Costs of generating funds</b>							
	Fundraising Expenses		0	0	0	0	0
	Offering envelopes		0	0	0	0	0
			0	0	0	0	0
<b>Charitable activities</b>							
	Ministries & Mission allocation	5	12,314	0	0	12,314	11,171
	Presbytery dues		0	0	0	0	409
	Minister's travel expenses	6	159	0	0	159	286
	Minister's telephone	6	65	0	0	65	52
	Minister's other expenses	6	32	0	0	32	19
	Pulpit supply	6	22	0	0	22	140
	Organists		795	0	0	795	3,825
	Fabric repairs & maintenance		2,215	0	0	2,215	1,696
	Manse Council Tax	6	365	0	0	365	352
	Manse expenses	6	1,418	0	0	1,418	498
	Heat and Light		1,435	0	0	1,435	1,880
	Insurance		1,854	0	0	1,854	1,936
	Orders of Service		0	0	0	0	242
	Cleaning supplies & covid measures		72	0	0	72	18
	Stationery, postage and photocopying		140	0	0	140	47
	Church Cleaner		583	0	0	583	520
	Hall Cleaner		792	0	0	792	1,040
	Other Expenses		212	0	0	212	316
			<b>22,473</b>	<b>0</b>	<b>0</b>	<b>22,473</b>	<b>24,447</b>
<b>Governance costs</b>							
	Independent examiner's fees		0	0	0	0	0
Purchase of Investments: Church of Scotland Income Fund			0	0	0	0	14,994

### 5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers 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.

### 6 Joint expenses

These figures (a total of £2,061) represent Strathkinness' 15% share of the total payments by Strathkinness and Hope Park and Martyrs Churches under the linkage formed on 13/10/05.

### 7 Collections for third parties

	2020	2019
Caring Means Sharing	0	452
Mission Partners (Zambia)	0	235
Olive Grove Chapel	0	116

## APPENDIX

<b>FUNDS HELD ON BEHALF OF THE CONGREGATION OF STRATHKINNESS PARISH CHURCH BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES</b>		
	2020	2019
	£	£
<b>CAPITAL ACCOUNT - Consolidated Fabric Fund</b>		
Credit Balances held at 31 December at cost	28,247	28,247
Market Value of Balances at 31 December	43,872	44,990
<b>REVENUE ACCOUNT - Consolidated Fabric Fund</b>		
Credit Balance at 31 December	1,755	2,642
<b>Note - Consolidated Fabric Fund</b>		
Balance at 1 January on Capital and Revenue Accounts	47,632	43,503
Add interest earned	1,091	1,428
Gain on sale of shares	0	0
	48,723	44,931
Less payments towards fabric repairs etc.	-1,978	-1,211
Add gain on revaluation of assets	-1,118	3,912
Balances at 31 December	45,627	47,632

<b>Strathkinness Parish Church Receipts and Payments Account Budget</b>						
<b>Year ended 31 December 2021</b>						
		<b>Unrestricted Funds 2021</b>	<b>Restricted Funds 2021</b>	<b>Endowment Funds 2021</b>	<b>Total 2021</b>	<b>Actual 2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Receipts</b>						
	Donations	10,000	0	0	10,000	11,297
	Activities for Generating Funds	0	0	0	0	0
	Bank & Deposit interest	90	20	0	110	133
	Interest on Tax Recovered	1	0	0	1	1
	Investment Income	2,673	0	0	2,673	3,174
		<b>12,764</b>	<b>20</b>	<b>0</b>	<b>12,784</b>	<b>14,605</b>
Note	Receipts from General Trustees	2,000	0	0	2,000	1,978
	Rental of premises	2,500	0	0	2,500	2,620
	Weddings & Funerals	100	0	0	100	0
	Other Receipts	100	0	0	100	500
	<b>Total Receipts</b>	<b>17,464</b>	<b>20</b>	<b>0</b>	<b>17,484</b>	<b>19,703</b>
<b>Payments</b>						
	Costs of generating funds	0	0	0	0	0
	Ministries & Mission Allocation	11,587	0	0	11,587	12,314
	Minister's expenses	280	0	0	280	256
	Pulpit Supply	120	0	0	120	22
	Organists	2,000	0	0	2,000	795
	Fabric repairs and maintenance	1,200	0	0	1,200	2,215
	Manse Council Tax	365	0	0	365	365
	Manse expenses	500	0	0	500	1,418
	Heat and Light	1,700	0	0	1,700	1,435
	Insurance	2,000	0	0	2,000	1,854
	Cleaners	1,400	0	0	1,400	1,375
	Orders of Service	150	0	0	150	0
	Presbytery Dues	440	0	0	440	0
	Other Payments	258	0	0	258	424
	<b>Total Payments</b>	<b>22,000</b>	<b>0</b>	<b>0</b>	<b>22,000</b>	<b>22,473</b>
	<b>Excess of Receipts over Payments</b>	<b>-4,536</b>	<b>20</b>	<b>0</b>	<b>-4,516</b>	<b>-2,770</b>

**Note:** These funds will be withdrawn from the Consolidated Fabric Fund (Manse Fund) to reimburse expenditure on fabric incurred in 2021.