

**DUNFERMLINE
TOWNHILL AND KINGSEAT PARISH
CHURCH OF SCOTLAND**

**CONGREGATIONAL ACCOUNTS
FOR YEAR ENDING 31ST DECEMBER, 2022**

DUNFERMLINE TOWNHILL & KINGSEAT PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR YEAR ENDING 31st DECEMBER 2022

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Dunfermline Townhill & Kingseat Parish Church of Scotland

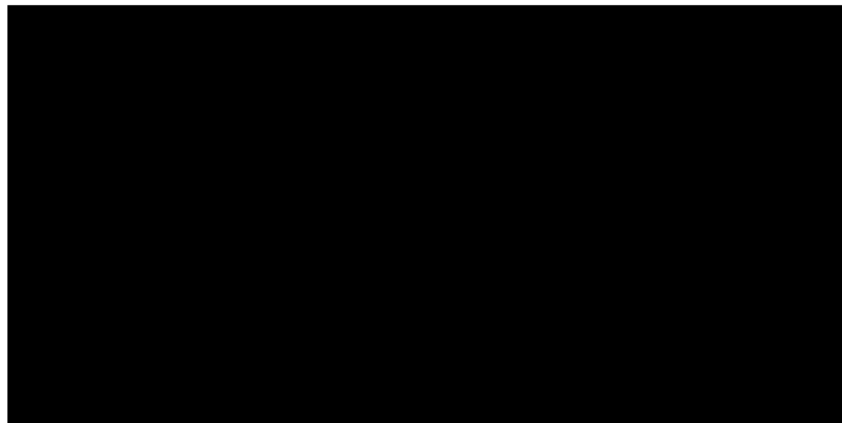
Charity Number: SC008085

Congregational Number: 241466

Address: c/o Lesley Henderson 1 Norway Gardens, Dunfermline KY11 8JW

Trustees:

Kirk Session:



Principal Office Bearers:



Treasurer



Bankers: Bank of Scotland, 1 Bothwell Street, Dunfermline KY11 3AG

Independent Examiner:



DUNFERMLINE TOWNHILL & KINGSEAT PARISH CHURCH

TRUSTEES' ANNUAL REPORT (continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution: The charity is administered in accordance with the Model Deed of Constitution of the Church of Scotland as amended in 2009 until September 2018 when by resolution of the Kirk Session and agreement of the congregation Townhill and Kingseat Parish Church moved to the Unitary Constitution.

Appointment of Trustees: Members of the Kirk Session and Congregational Board were the charity trustees until September 2018 when the Unitary Constitution was adopted. The members of the Kirk Session remain the trustees. The Kirk Session members are 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 is responsible for spiritual affairs and temporal affairs within the church, meets five times a year and at other times as required. There is a Committee Structure with each Committee meeting as required and reporting back to the Kirk Session. There are 6 Committees which are Finance and Stewardship; Property; Worship and Education; Outreach and Social Care; Pastoral Care; and Social, Hospitality and Fundraising.

The charity has the right to occupy and use, for its charitable objects, Townhill Church, Kingseat Church, and the Manse at 7 Lochwood Park, Kingseat. These tangible assets are vested in the General Trustees of the Church of Scotland and are thus not recorded as assets in the financial statements. Maintenance of these assets is the responsibility of this charity, therefore any expenditure incurred appears as a 'Payment' in the accounts.

OBJECTIVES & ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. 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 in Scotland through a territorial ministry. It cooperates with other churches in various ecumenical bodies in Scotland and beyond.

This year saw a gradual return to most normal activities, but as a church we adopted a cautious approach to allow for the concerns of some of our members. Our Friendship group in Townhill continued to meet monthly; Hobbies and Crafts at Kingseat met twice monthly; Coffee and Cake at Kingseat met monthly; Chattabox met on several occasions in Kingseat; Messy Church met monthly in Townhill. Sunday School at Townhill continued to be well supported. Prayer Group increased to twice monthly in November. We were able to restart our monthly service to Glendale Lodge (local care home) in September.

Carol Singing took place in both Church gardens to raise money for Shelter Scotland. For a third year we joined with other congregations locally in supporting an 'Angels Everywhere' initiative in the lead-up to Christmas.

Much discussion has taken place over the year concerning Presbytery's Mission Plan and we have had ongoing discussions with St Andrew's Erskine Church about joint working and working towards a union. During the year there have been several joint services.

Rev. [REDACTED] replaced Rev. [REDACTED] our Interim Moderator in April 2022.

DUNFERMLINE TOWNHILL & KINGSEAT PARISH CHURCH

TRUSTEES' ANNUAL REPORT (continued)

ACHIEVEMENTS & PERFORMANCE

Attendance at services at both Townhill and Kingseat has been stable. Joint Bible Study took place in Lent and leading up to Christmas – this was shared with St Andrew's Erskine.

Parent and Toddlers continues at Townhill. Most groups are back working and being well supported. We started an ACORN group in February.

In June we started to offer free breakfast at Townhill Church on one day of the week throughout the School holidays and continue to do so now.

As well as our Carol Singing in both church gardens, we joined with St Andrew's Erskine Church in carol singing in our local hospital (Queen Margaret) in December.

We had two services of Communion followed by afternoon tea in both churches – well attended and appreciated. We intend to offer the same next year.

Our church magazines and regular emails helped to keep our members involved and informed.

FINANCIAL REVIEW

Principal income for 2022 was congregational offerings, supplemented by HMRC Gift Aid and manse rental income. General income increased by 5% from 2021 which was £59,888 in 2021 to £62,832 in 2022 (see page 9 of movement in funds general receipts). The manse was let out in April and has brought in an additional £10,498 (after estate agent's fee and maintenance costs).

Offerings continue to decline year on year with a 33% decrease over the last six years (offerings in 2017 were £54,193 against £36,263 for 2022).

General expenditure for 2022 is £56,484 against £57,650 for 2021 (see page 9 of movement in funds general payments). This covers our ministry and mission commitments to the Church of Scotland and locum costs. Heating, fabric maintenance, gardening, wages, and insurance costs make up the bulk of expenditure. The new flooring costs for the Miller Hall in Kingseat will come out of 2023 expenditure.

Insurance costs of £3,110 were offset by £2,944 drawn down from our consolidated fabric fund revenue account, which we are encouraged to use towards day-to-day costs. This revenue comes from the dividend payments with investments held with the General Trustees.

Moving forward our main drain on income will be maintaining the fabric of our church buildings and the running costs associated with both Townhill and Kingseat.

Giving to Grow is the replacement scheme for Ministry and Mission contributions to the central church. Our contribution for 2023 will be £19,335 (a reduction of £5,123 from the previous year. This reduction and manse rental (assuming no change in tenancy) should enable us to meet our commitments for 2023. Church of Scotland congregations should be aiming to sustain full time ministry costs which presently stand at £47,555, which we currently cannot meet on our own.

In the short term we have enough funds to see us through the challenges of the next few years and working towards a union with St Andrew's Erskine.

DUNFERMLINE TOWNHILL & KINGSEAT PARISH CHURCH

TRUSTEES' ANNUAL REPORT (continued)

RESERVES POLICY

Efforts are made to keep sufficient in reserve to pay the large regular outgoings in the event of shortfalls in monthly income, and to meet the cost of emergency repairs to the old buildings. Unrestricted funds currently sit at £38,657 (£4,705.61 of this is church organisations' funds) plus £325.10 in the consolidated fabric revenue fund held with the General Trustees.

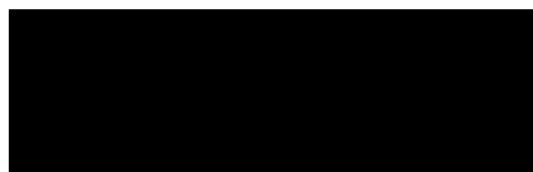
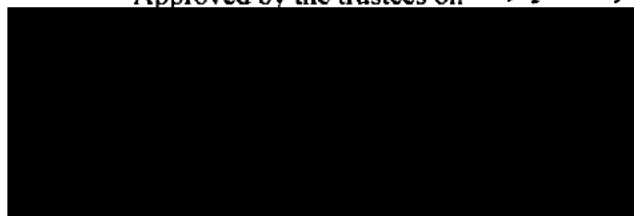
Our investment with Church of Scotland Investors Trust (included in the above unrestricted funds of £38,657) was sitting at £14,889.60 at year end, a drop from £17,596.80 the previous year. The financial markets have had a turbulent year and this is reflected in the fall in value.

Savings for long-term major schemes of repairs and renovations are invested in the Church of Scotland Investors Trust Income Fund (currently £54,716.12 invested in Growth, Income and Deposit funds), in hope of better returns to offset inflation.

Approved by the trustees on

19th March

2023 and signed on their behalf by



Joint Session Clerks

DUNFERMLINE TOWNHILL & KINGSEAT PARISH CHURCH OF SCOTLAND

Scottish Charity SC008085

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE CHARITY

I report on the financial statements of the charity for the year ended 31st December 2022, set out on pages 6 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10 (1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44© of the 2005 Act and to state whether particular matters have come to my attention.

Basis of the Independent Examiner Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes the 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 explanation 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 Examiners Statement

In connection with my examination, no matter has come to my attention:

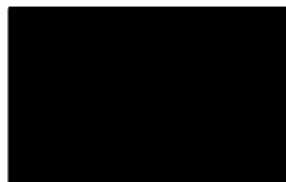
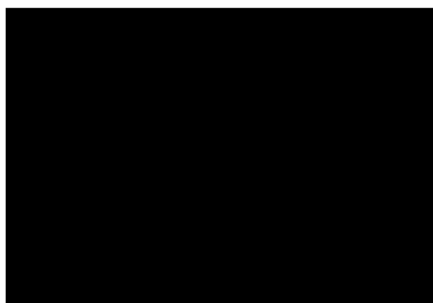
1. which gives me reasonable cause to believe that, in any material respect, the requirements:

to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 regulations have not been met, or

2. To which my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date: 19th March 2023

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 DECEMBER 2022

RECEIPTS		Total 2022 £	Total 2021 £
Donations	Note 3	48707.94	49535.95
Legacies		250.00	3000.00
National Giving Day		0.00	3660.00
Income from General Trustees	Note 4	2943.48	2525.00
Activities for generating funds		361.59	272.83
Bank and Deposit Interest		6.33	1.73
Investment Income		599.36	564.02
		<hr/> 52868.70	<hr/> 59559.53
Rental of Church Premises		730.00	72.00
Manse Rental		10498.00	
Sale of Assets			
Sale of Investments			
Grants		0.00	1153.68
Receipts from General Trustees			
Insurance Claim			
Other Receipts		65.00	0.00
Total Receipts		<hr/> 64161.70	<hr/> 60785.21
PAYMENTS	Note 5		
Costs of Generating Funds		-302.65	-884.64
Charitable Activities		-60670.51	-59124.06
Governance Costs			
Purchase of Investments		0.00	0.00
Total Payments		<hr/> -60973.16	<hr/> -60008.70
Excess of Receipts over Payments before Transfers		3188.54	776.51
Transfers		0.00	0.00
EXCESS OF RECEIPTS OVER PAYMENTS		<hr/> 3188.54	<hr/> 776.51

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

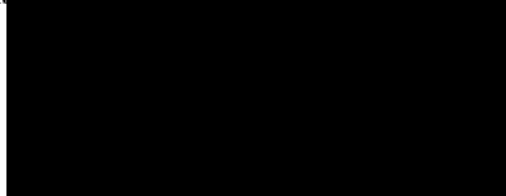
STATEMENT OF BALANCES AT 31 DECEMBER 2022

	Unrestricted	Total 2022 £	Total 2021 £
Bank and Deposit Balances brought forward		20578.86	19802.35
Movement in Year			
(Excess of Receipts over Payments)		3188.54	776.51
Bank and Deposit Balances carried forward		23767.40	20578.86
Investments at Market Value (Cost £15,272)	Note 2B	14889.60	17596.80
Assets : Gift Aid receivable for quarter ending 31.12.22		1165.34	1242.50

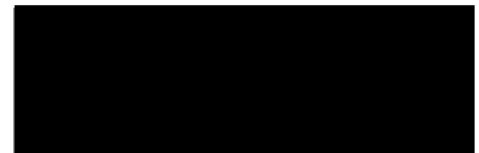
The accounts were approved by the Trustees on 19th March 2023 and



Session Clerk



Session Clerk



Treasurer

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS

1A TRUSTEE REMUNERATION and Related Party Transactions during 2022 :

██████████ received £2574.00 as cleaner in Townhill Church.

██████████ received £348.30 in travelling expenses.

No Trustee or any person connected to a Trustee had any personal interest in any contract or transaction entered into by the Charity during 2022.

1B Staff Costs :

	2022	2021
	£	£
Salaries	3809.52	5296.18
PAYE	308.88	268.95
	4118.40	5565.13

Staff Numbers :

Cleaners	2
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1C The Congregation's Insurance policy includes Trustee Indemnity Insurance for all Trustees.

1D ACCOUNTING POLICIES :

The accounts have been prepared on a cash (Receipts and Payments) basis.

Expenditure on fabric is from the General Fund for normal repairs and maintenance, and from the Fabric Fund for extraordinary and large-scale refurbishment, repairs and improvements : special fundraising efforts may be undertaken.

The Congregation has the following heritable properties :

Kingseat -	Church with attached halls Manse
Townhill -	Church with attached hall

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS (continued)

2A MOVEMENT IN FUNDS in year ended 31 December 2022

Unrestricted Funds	Balance 1st Jan. £	Receipts £	Payments £	Transfers £	Balance 31st Dec. £
General	9194.31	62832.33	56484.77	-2978.12	12563.75
Fabric	428.99	1.01	0.00	0.00	430.00
Reserve	530.54	4.29	0.00	0.00	534.83
Hall/Church Refurbishment Fund	19.65	0.00	0.00	0.00	19.65
RA Hunter Bequest	39.32	0.21	0.00	0.00	39.53
Congregational Fund Totals	10212.81	62837.84	56484.77	-2978.12	13587.76
Flower Fund	275.55	2.91	65.00	0.00	213.46
Townhill Hall Fund	20.27	0.00	0.00	-20.27	0.00
Kingseat Sunday School	254.53	300.14	226.82	0.00	327.85
Townhill Sunday School	195.24	237.60	159.61	0.00	273.23
Dorcas Group	6446.64	70.00	3149.50	0.00	3367.14
Townhill & Kingseat Friendship Group	107.62	219.85	142.40	0.00	185.07
Kingseat Nibble 'n' Natter	31.96	361.59	350.92	0.00	42.63
Townhill Nibble 'n' Natter	224.14	0.00	224.14	0.00	0.00
Kingseat Hobbies and Crafts	335.10	131.77	170.00	0.00	296.87
Technology Appeal Fund	2475.00	0.00	0.00	2998.39	5473.39
Organisation Funds Totals	10366.05	1323.86	4488.39	2978.12	10179.64
Totals of Unrestricted Funds above	20578.86	64161.70	60973.16	0.00	23767.40

2B SECOND FABRIC FUND (Unrestricted) is invested in the Church of Scotland

Investors Trust Income Fund :

MOVEMENT IN INVESTMENTS in year ended 31 December 2022

	£
Market Value 1-1-22	17596.80
Additions to investments (at cost)	0.00
Deduct proceeds of investments sold	
Sub-total	17596.80
Net gain/loss on revaluation	-2707.20
Market Value 31-12-22	14889.60

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS (continued)

2C PURPOSES OF DESIGNATED FUNDS

FABRIC :	For larger-scale and extraordinary refurbishment and replacement of congregational property.
SECOND FABRIC :	For requirements and replacements (e.g. organs, printer, boilers) in the longer term.
FLOWER FUND :	To provide flowers for display in church and bouquets, etc.
SUNDAY SCHOOLS :	For the purchase of teaching materials and to fund outings and instructional excursions (2 funds).
DORCAS GROUP :	To coordinate and foster handcraft work among members and arrange its sale for charitable purposes.
NIBBLE 'n' NATTER :	To promote community involvement and facilitate outreach (2 funds).
HOBBIES & CRAFTS :	To encourage fellowship through exercise of skills.
T&K FRIENDSHIP GROUP:	To encourage friendship with community involvement
R.A. HUNTER BEQUEST :	Originally restricted to maintenance of brass lectern and vases but now available for the support of all the Congregation's charitable purposes.
TECHNOLOGY	To enhance and add to existing church technology

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS (continued)

Notes 3 & 4 relate only to UNRESTRICTED funds)

3 ANALYSIS OF DONATIONS

	2022	2021
	£	£
W.F.O. Scheme (not Gift-Aided)		
Gift-Aided Donations	13695.50	12423.90
Tax Recovered on Gift-Aided Donations	19353.50	23328.50
Payroll Giving	7541.08	8801.14
Ordinary Offerings (Open Plate)	0.00	0.00
Other Offerings/Donations to General Fund	3214.67	1778.73
Weddings/Funerals	1812.14	804.00
West Highland Way Walk Donations	600.00	1970.00
Total to congregational funds	1529.60	
	47746.49	49106.27
Donations to Flower Fund	2.80	40.00
Donations to Technology Appeal	0.00	0.00
Donations to Guild	0.00	8.37
Donations to Kingseat Sunday School	300.00	0.00
Donations to Townhill Sunday School	237.60	142.10
Donations to Kingseat Nibble "n" Natter	0.00	20.00
Donations to Townhill Nibble "n" Natter	0.00	0.00
Donations to Dorcas Group	70.00	22.00
Donations to Townhill and Kingseat Friendship Group	219.85	159.21
Donations to Hobbies & Crafts	131.20	38.00
Total to organisations	961.45	429.68
Total of Donations	48707.94	49535.95

4 INCOME FROM GENERAL TRUSTEES

2943.48 2525.00

5 ANALYSIS OF PAYMENTS

Costs of generating funds

Offering Envelopes/Account Book	159.33	152.48
Guild	0.00	0.00
Kingseat Sunday School	0.00	157.41
Townhill Sunday School	0.00	0.00
Dorcas Group	0.00	0.00
T&K friendship Group	42.40	21.59
Kingseat Nibble 'n' Natter	100.92	129.14
Townhill Nibble 'n' Natter	0.00	0.00
Hobbies & Crafts	0.00	424.02
	302.65	884.64

Governance Costs nil

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS (continued)

Notes 3 & 4 relate only to UNRESTRICTED funds)

5 ANALYSIS OF PAYMENTS (continued)

Charitable Activities

	2022	2021
	£	£
Ministries & Mission	24458.00	27999.00
Presbytery Dues	1011.35	1074.00
Minister's telecommunication	0.00	0.00
Travelling Expenses	348.30	898.60
Pulpit Supply	10529.27	2493.60
Other Staff Costs	4118.40	5045.31
Gardening :		
Townhill Upgrade		0.00
Townhill Routine	1040.00	750.00
Kingseat Routine	518.00	1050.00
Fabric Maint :		
Townhill	1598.90	331.78
Kingseat	1318.78	780.96
Manse	803.34	4403.54
Heat & Light		
Townhill Gas	3117.78	2041.69
Townhill Electricity	608.70	682.73
Kingseat Electricity	983.42	1127.77
Gas Maint.	0.00	0.00
Water (Townhill only)	0.00	0.00
Insurance	3110.51	3042.07
Council Tax	0.00	790.83
Outreach/Life and Work	796.29	400.44
Sunday Schools/Youth	32.38	58.34
Stationery & Postage	1313.27	183.65
Piano/Organ Maint. & Digital Hymnal	110.00	470.00
Copyright/Performing Licences	306.17	292.58
Miscellaneous	202.58	3582.37
Total from congregational funds	56325.44	57499.26
Flower Fund	65.00	130.00
Guild	0.00	1200.00
Kingseat Sunday School	226.82	0.00
Townhill Sunday School	159.61	94.80
Dorcas Group	3149.50	0.00
Townhill & Kingseat Friendship Group	100.00	30.00
Kingseat Nibble 'n' Natter	250.00	170.00
Townhill Nibble 'n' Natter	224.14	0.00
Hobbies & Crafts	170.00	0.00
Total from organisations' funds	4345.07	1624.80
Total cost of charitable activities	60670.51	59124.06
Total cost of generating funds	302.65	884.64
Total cost of governance		
Purchase of investments	0.00	0.00
TOTAL PAYMENTS	60973.16	60008.70

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

NOTES TO THE ACCOUNTS (continued)

6A MINISTER'S STIPEND All Church of Scotland congregations contribute to the **National Stipend Fund**, which bears the cost of all Ministers' stipends and contributions for National Insurance, Pension and Housing and Loan Funds. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For 2021 the minimum stipend was £28,700 and the maximum, in fifth and subsequent years of service, was £35,269

6B STIPEND ENDOWMENT INCOME (from the congregations's share in the Consolidated Stipend Fund). In 2021 £ 1,413 was applied on behalf of the congregation to the Ministries & Mission contribution.

7 COLLECTIONS FOR THIRD PARTIES

	2022	2021
	£	£
Alzheimer Scotland	126.00	0.00
Tabeetha School		35.00
Ukraine Appeal	700.00	0.00
Ukraine Gift Aid	175.00	
Try Praying	80.00	0.00
CHAS (Children's Hospices Across Scotland)	110.00	
Christian Aid :		
Retiring Offerings	0.00	50.00
Envelopes	565.00	469.00
COP 26 Donations	0.00	125.00
Mary's Meals	170.00	202.50
Erskine Homes	157.00	190.00
Poppy Scotland	156.20	
Borderline	195.00	
Afghan Appeal		205.00
Scottish Bible Society	80.00	35.35
Shelter Scotland	160.00	477.00
Wycliffe Bible Translators		35.30
Crossreach		68.10
DEC - Pakistan Floods	260.00	
	2934.20	1892.25

DUNFERMLINE TOWNHILL AND KINGSEAT PARISH CHURCH

APPENDIX

FUNDS HELD BY THE GENERAL TRUSTEES ON BEHALF OF THE CONGREGATION

Consolidated Fabric Fund

	CAPITAL FUND	REVENUE FUND
	£	£
Opening Balances 1-1-2022		1849.32
Growth Fund market value	46508.00	
Income Fund market value	17472.00	
Deposit Fund	<u>11981.12</u>	
	75961.12	
Invested in :		
Growth Fund 7700 units (cost)	28567.00	Income 2022 847.00
Income Fund 1400 units (cost)	14168.00	GF Dividends 595.00
Deposit Fund	<u>11981.12</u>	IF Dividends 66.12
	54716.12	DF Interest 9.81
		Revenue Fund Interest
		<u>Total Income 1517.93</u>
Growth Fund market value 31-12-2022	41580.00	No withdrawals for 2021 -2943.48
Income Fund market value 31-12-2022	14784.00	Admin Costs -98.67
Deposit Fund	<u>11981.12</u>	
	<u>68345.12</u>	Revenue Fund 31-12-202 <u>325.10</u>